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House & Home



Electrical Living in the Quality House

EGINS ON PAGE 47 / NEW WAYS TO BUILD BETTER, PAGE 163 / COMPLETE CONTENTS, PAGE 101

Brightest low-cost sales aid

Sparklewood Vinyl Asbestos Tile*



Congoleum-Nairn's great new vinyl asbestos includes *Sparkling Metallics* for excitement from cellar to attic

Now, a popularly priced floor can give your rooms wonderful *selling* excitement. It's Congoleum-Nairn's new Sparklewood Vinyl Asbestos Tile . . . an exclusive wood grain background . . . plus brilliant gold . . . *and "SPARKLE"*, a shower of flashing gold and silver stars. Mix or match the decorator colors in this vinyl tile floor to beautifully dress up your homes. See the spectacular Sparklewood now, and also learn about Congoleum-Nairn's big Builders' Selling Aid Program.

ALL PATTERNS ACTUAL SIZE. Upper left 516, upper right 514, lower left 518, lower right 511.

SPECIFICATIONS: 9" x 9" tiles. 1/16" gauge. Usable on above-grade, on-grade or below grade floors of wood, concrete or ceramic tile (with or without radiant heating).

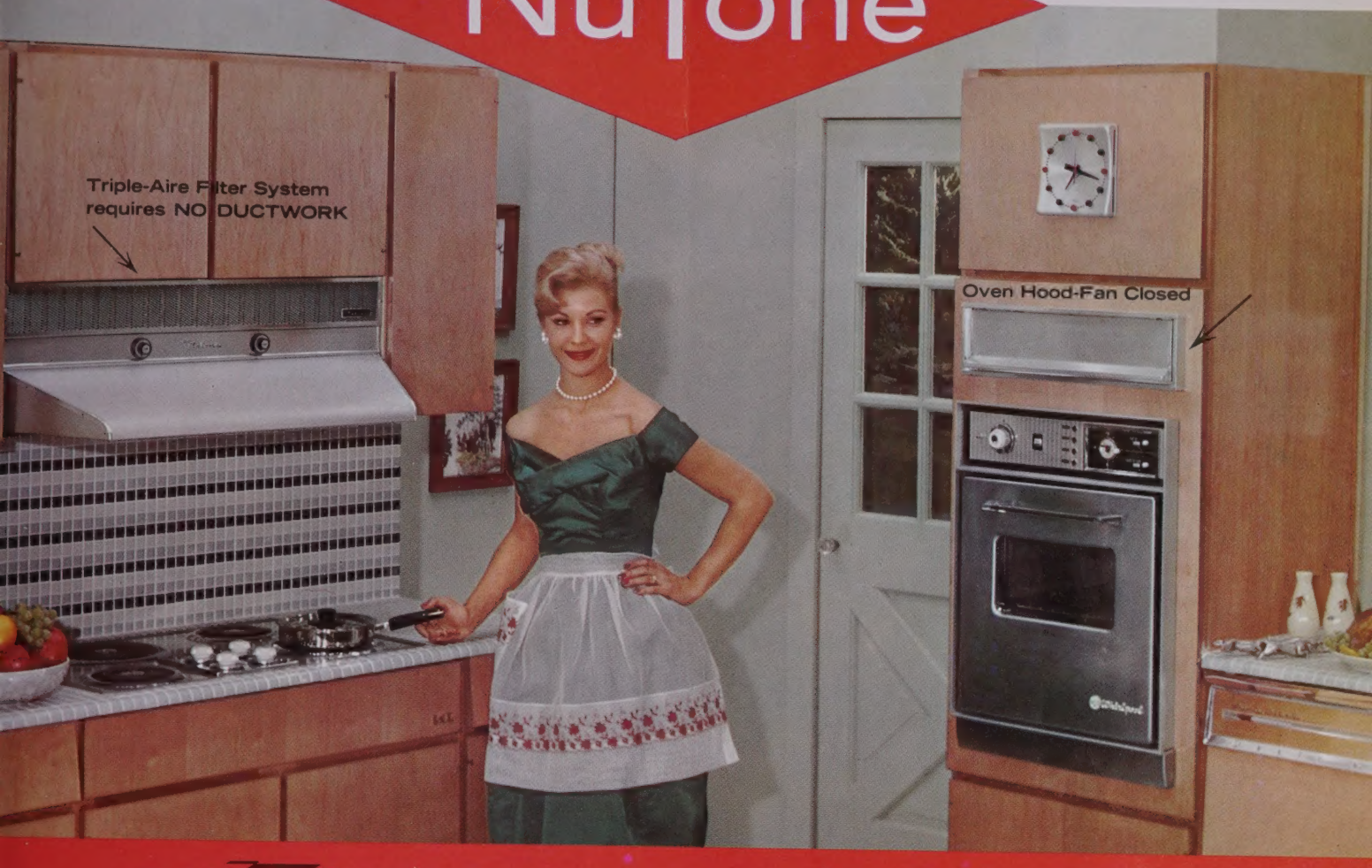
Congoleum-Nairn
FINE FLOORS

*Trademark © Congoleum-Nairn Inc., Kearny, New Jersey, 1960

COMPLETE VENTILATION FOR YOUR KITCHENS

Over the Range — *Over the Oven*

NuTone



NUTONE *RANGE Hood-Fans*



Deluxe Range Hood-Fan

For cooking or frying . . . a NuTone Range Hood-Fan acts like a "huge vacuum cleaner" over the cooking zone . . . to prevent greasy film from settling on walls . . . to get rid of offensive cooking odors, steam and smoke before they circulate all through the house.

NUTONE *OVEN Hood-Fans*



Oven Hood-Fan open

"Fold-Away" Hood-Fan turns on exhaust when the hood swings open . . . turns it off when the hood is pushed to flush position. Protects cabinets from damage caused by scorching heat, grease and smoke which escape when the oven door is opened.

See Next Page →

FREE CATALOGS . . . Write NUTONE, Inc., Dept. HH-4, Cincinnati 27, Ohio



NuTone
Electrical Built-Ins For Homes

COMPLETE FLEXIBILTY . . .
of SIZE + FINISH + POWER UNIT

. . OVER 75 COMBINATIONS
EASY TO INSTALL IN 4 WAYS

#3000 SERIES HOOD-FANS

CAN BE "TAILOR-MADE" TO FIT YOUR EXACT NEEDS

- Get the exact hood-fan you want — at the price you want.
- Choice of 5 finishes . . . plus prime-coat for matching color..
- Distinctive "crisp-line" styling has the "appliance look."
- Interchangeable "plug-in" power units. No extra wiring.
- Quiet, "super-suction" exhaust fan whisks away all odors.
- Full 21 inches under hood, reaches to front burners.
- Concealed power unit inside hood . . . does not protrude.

See Other Side ←

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Sell in the $11,000 MASS MARKET

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PACKAGE PRICE

$2691

(less quantity discounts)

includes

- Attached Garage.
- 12 Colonial, Contemporary, French Provincial, Ranch and New Orleans Colonial designs.
- Birch wood kitchen cabinets.
- And much more we want to tell you about.

Model home financing furnished. Inland Mortgage Corporation will supply complete construction financing for a Model Home in your subdivision . . . at no cost to Builder-Dealers.

GO MUSTANG IN '60!
GET THE FACTS!

Today! Write, wire or phone (PR 3-7550). Neal B. Welch, Jr., Vice President, Sales, Department H-4, Piqua, Ohio.

INLAND® HOMES

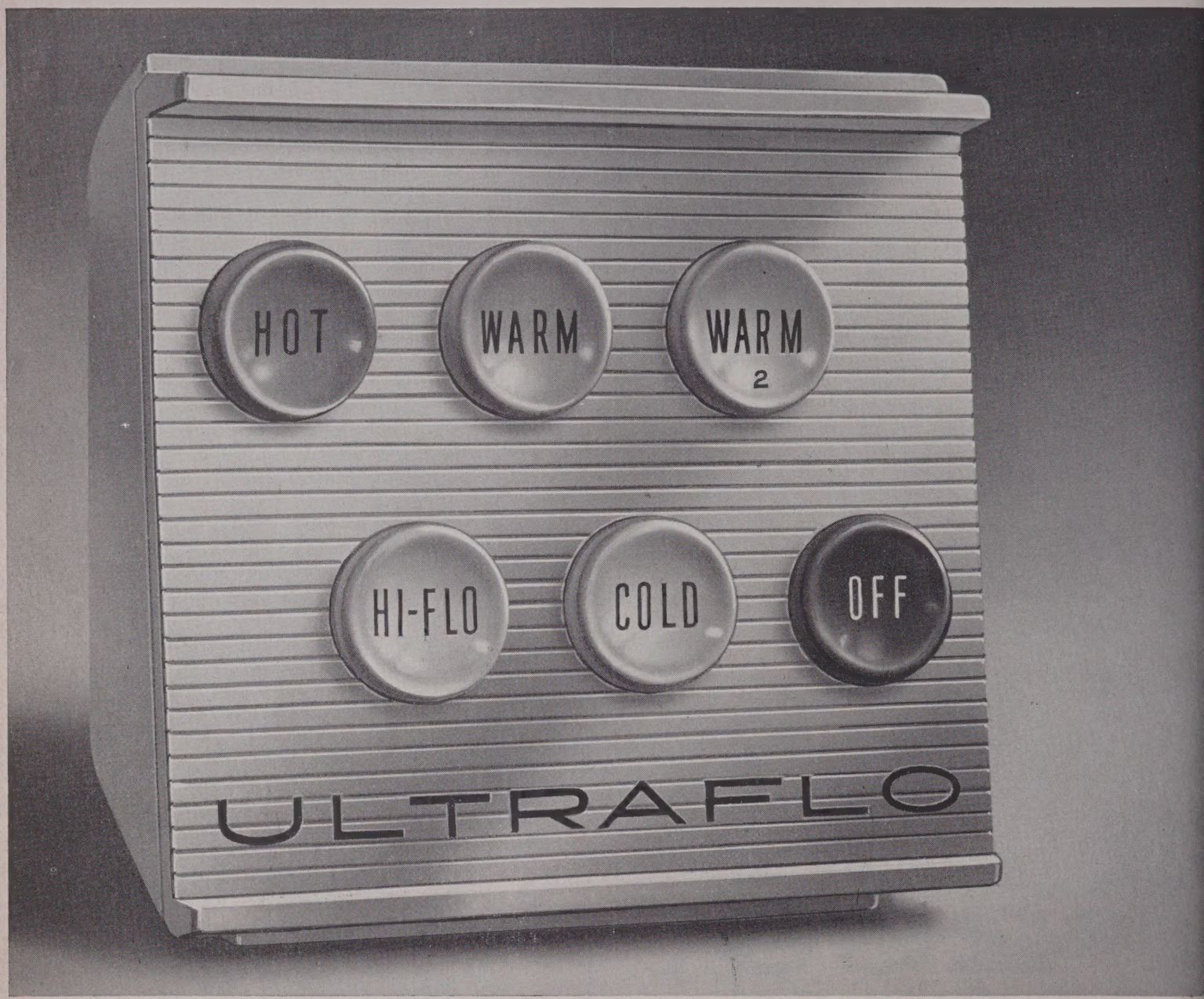
INLAND HOMES CORPORATION
Plants in Piqua, Ohio; Hanover, Pa.; and **NOW CLINTON, IOWA**
MANUFACTURER OF AMERICA'S FINEST HOMES

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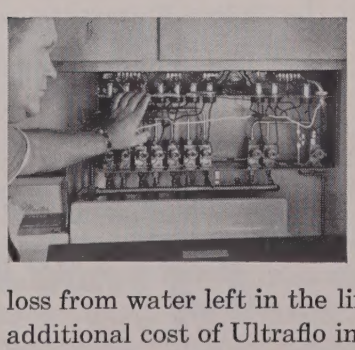


the age of PUSHBUTTON PLUMBING *is here*





"The ultimate symbol of technological progress is the pushbutton."



ULTRAFLO® is available now to revolutionize every sink lavatory, tub and shower . . . giving hot water, cold water warm water—full or medium flow—at a finger's touch. Basically, Ultraflo is a system of solenoid valves installed at or near the water heater and operated by remote control Pushbuttons at each fixture open and close the valves sending water pre-mixed directly and exclusively to the fixture through a single, small-diameter copper tube. Heat loss from water left in the line is substantially reduced—more than paying for the slight additional cost of Ultraflo in new construction. Also, damaging leaks, faucet dripping and washer replacement are eliminated.

Ask your plumbing wholesaler to get full details—or write today to:

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A Top California Builder reports:



Kelvinator Appliances—Especially Foodarama—Were Key Factors in Selling 95 Homes Fast!

"Last October I opened a tract of 95 homes in the $12,950 to $15,000 bracket with Kelvinator appliances featured. The homes sold within just seven weeks, and one of the key factors in closing sales this rapidly were the Kelvinator appliances—especially Foodarama. Its big 18 cubic foot capacity fills a real need for the people of this suburban community. They can store more food in the upright refrigerator and freezer and cut down on shopping trips. It also eliminates the need for a more expensive separate freezer and refrigerator."

Kenneth H. Hofmann — *President, Hofmann Company Oakland, California*



Kelvinator Appliances
FEATURED IN HOFMANN HOMES:

KELVINATOR BUILT-IN RANGES
KELVINATOR GARBAGE DISPOSALS
FOODARAMAS BY KELVINATOR
KELVINATOR AUTOMATIC WASHERS AND DRYERS

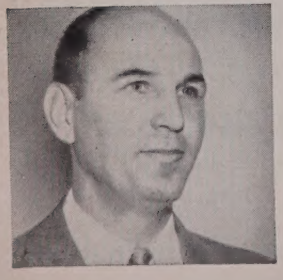
There's a Sales Plus in Every Appliance Made by **Kelvinator**

Division of American Motors Corp., Detroit 32, Michigan

Refrigerators • Ranges • Washers • Dryers • Home Freezers • Disposals • Room Air Conditioners • Dishwashers • Water Heaters • Dehumidifiers



RUBEROID gives you quality where it will be seen!



LEO CHMIL, C & C HOME BUILDERS, INC., SOMERVILLE, NEW JERSEY: "The right combination of quality, color-styled roofing and siding adds extra value to new homes in the minds of prospects. This is one good reason why, for the past seven years, we have made RUBEROID products standard for the exteriors of our houses. RUBEROID roofing and siding add 'curb appeal' to our designs.

We know our buyers will be satisfied. There is question about it—RUBEROID products help build attractive new homes *and* new home sale

RUBEROID

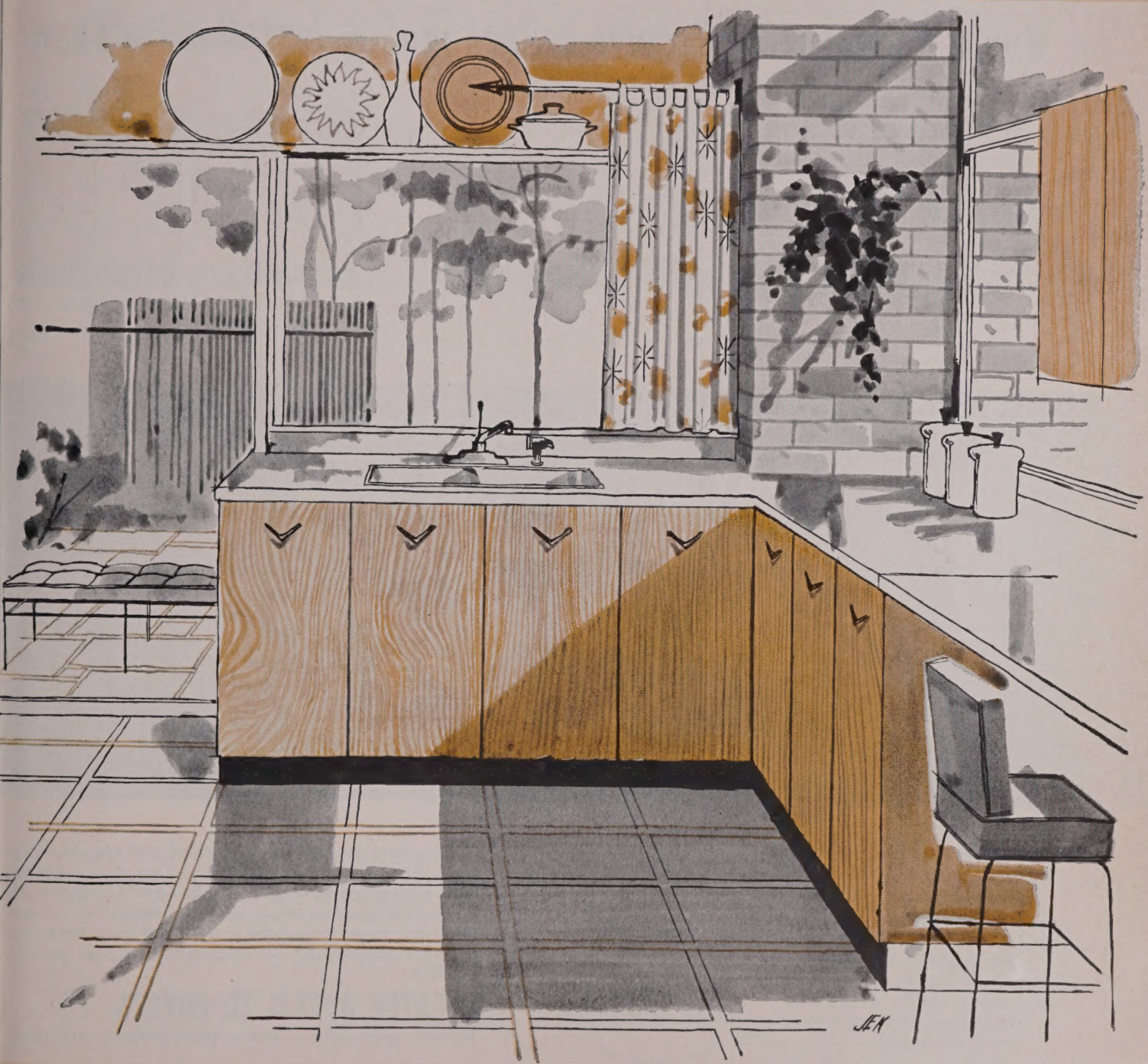
500 FIFTH AVENUE • NEW YORK 36, N

AMERICAN-STANDARD MONTHLY REPORT

NEW CONCEPT IN BUILDER KITCHENS!

YOUNGSTOWN KITCHENS

ALL-NEW "UNI-PAK"



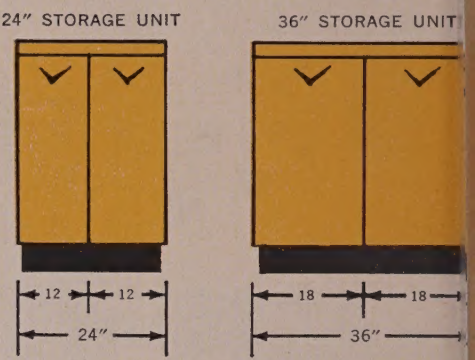
DESIGNED AND DEVELOPED TO GIVE YOU BETTER HOMES AT LOWER COST

HERE'S HOW YOU CAN MAKE

YOUNGSTOWN KITCHENS NEW

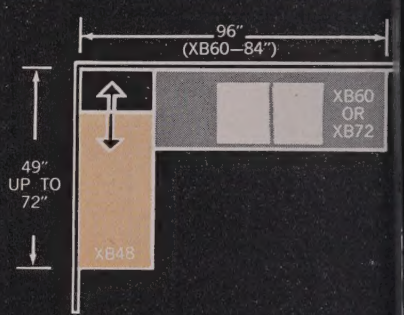
☆ *Buy a Package!* ☆ *Receive a Package!* ☆ *Install a Package*

ORDER FROM THESE 5 ONE-PACKAGE BUILDER UNITS...



COMBINE IN ANY WAY TO FIT YOUR KITCHEN PLANS

Drawings at right show the complete flexibility of UNI-PAK units. How UNI-PAK units can be moved flush to walls or away from walls to fit almost any kitchen plan.



A XB48 IN CORNER

SIMPLIFIED KITCHEN PLANNING

Each "Uni-Pak" sink or storage cabinet unit is a carefully pre-planned "package" which takes the place of separate cabinets you formerly had to plan for yourself. Specifically designed for builders, they're completely flexible, allow for any size kitchen...for turning corners. Choice of right or left hand drawers. Sink bowls and range units can be positioned to meet your own requirements.

"Uni-Pak" kitchens are engineered to save builders time and money. Single "Uni-Pak" units can replace 2 to 4 standard base cabinets. Used in combinations FHA–MPS requirements are fully met. All doors and hardware come completely asembled and mounted. Drawers are built in. All you do is place the units in position.

GREATER APPEAL TO BUYERS

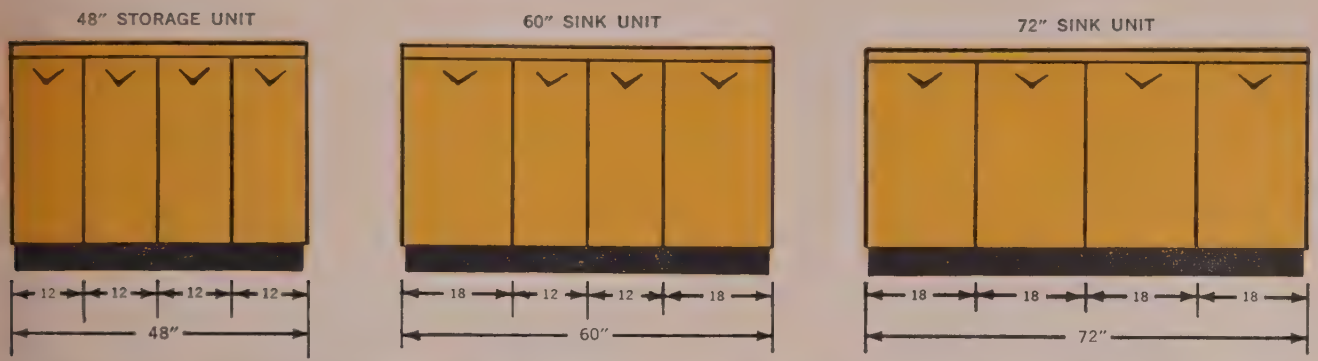
Home-buyers respond fast to the quality, built-in look

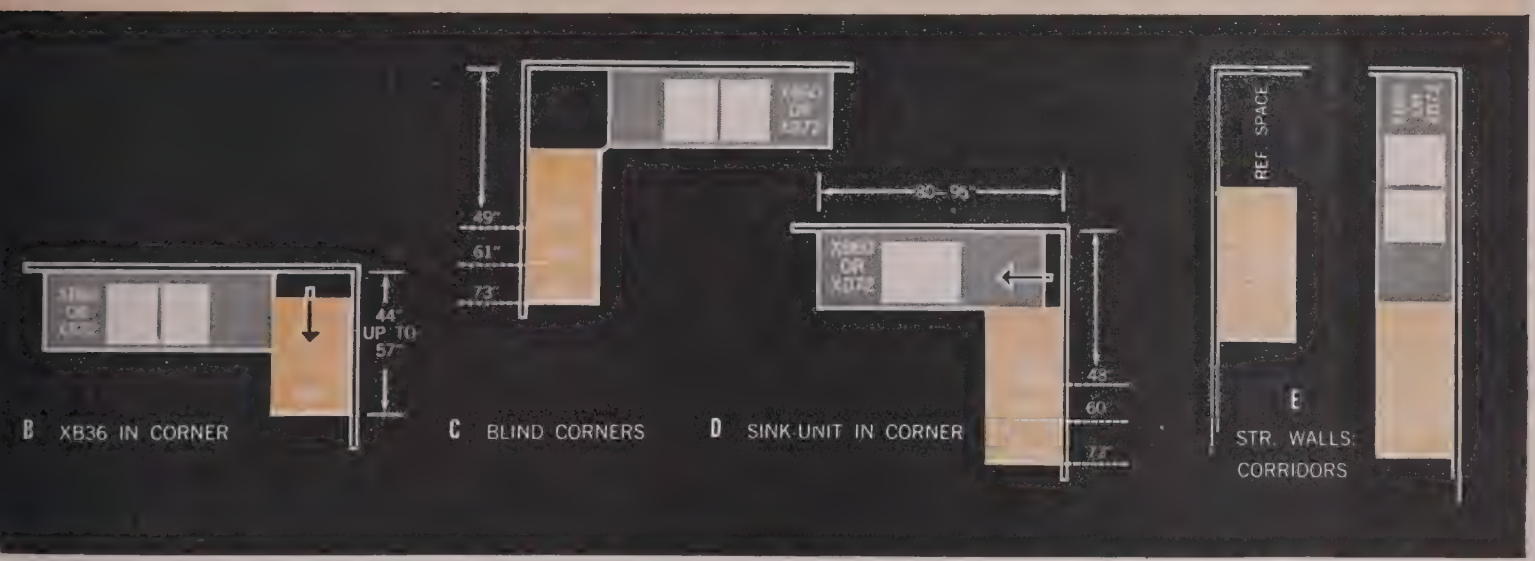
American-Standard, Youngstown Kitchens Div.
Builder Information, Box #HH-40, Warren, Ohio

NAME_____
FIRM NAME_____
ADDRESS_____
CITY_____ STATE_____

HUGE SAVINGS WITH "UNI-PAK" BUILDER PACKAGES

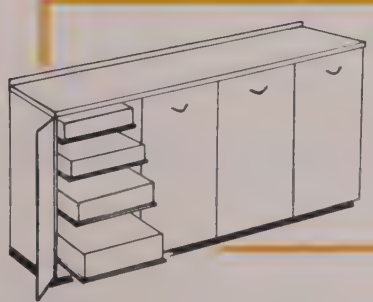
☆ Save Time and Money!





of these new "Uni-Pak" kitchens. Your choice of White, Monterey Beige, or Youngstown Kitchens famous "Honeywood", the mar-resistant, wood-fashion laminate. Combined with matching wall cabinets or individual Youngstown Kitchens base units, a "Uni-Pak" kitchen adds definite value and sales appeal to your model homes.

Find out exactly how this new "Uni-Pak" idea can save you money. Get in touch with your Youngstown Kitchens representative...now.



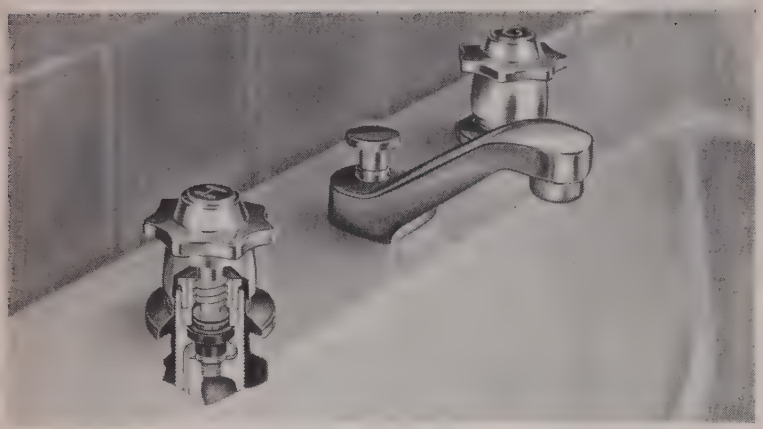
NEW IDEA IN KITCHEN DRAWERS

Sink units contain 4 drawer sections at left or right side. Modern, quiet pull-out "shelf-drawers" are concealed behind the smartly finished doors. No drawer handles exposed to interrupt the smooth cabinet line. Drawers are easy to lift out for cleaning.

WHITE ....
MORE ....
FINE! ....

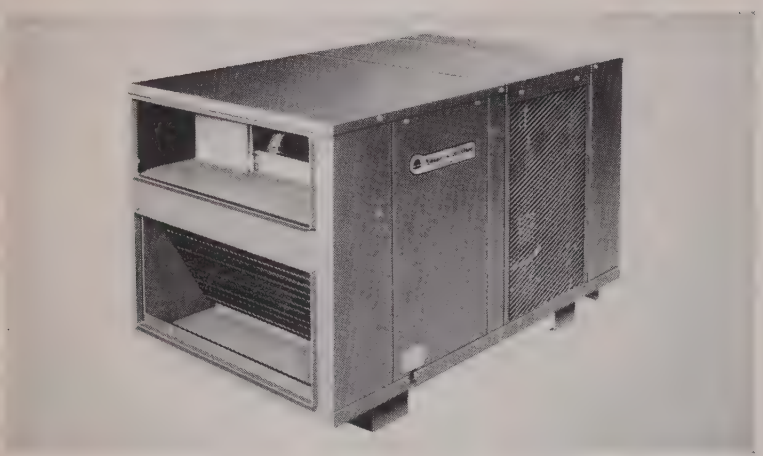
AMERICAN-STANDARD, YOUNGSTOWN KITCHENS DIVISION, WARREN, OHIO. PHONE: FRanklin 4-1581

What's new from American-Standard

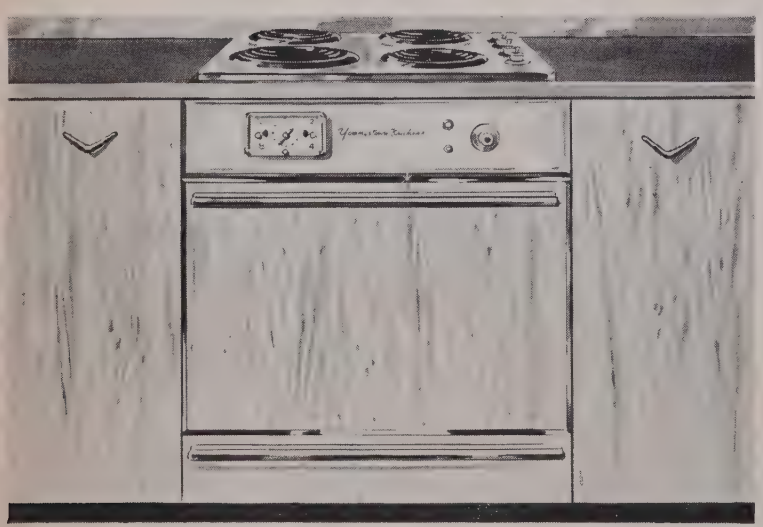


Sparkling new no-drip fittings. New no-drip Heritage fittings add a brilliant finishing touch to quality homes. All new in design, they are made of corrosion-resistant brass and finished with bright, non-tarnishing Chromard. Easy-to-turn, sure-grip Heritage handles are insulated with a nylon insert and won't become hot!

The revolutionary, new Aquaseal, heart of the Heritage Line, ends dripping and rewashering. Made of a non-aging, non-corroding compound, the Aquaseal does not turn on the seat. Since there is no "washer grinding", the cause of leakage in ordinary faucets, Aquaseal construction ends dripping, eliminates washer replacement, and minimizes costly service calls.



New Heat Pumps provide both heating and cooling —yet cost little more than an ordinary summer air conditioner! The Heat Pump has excited more customer interest than any other home-comfort development in years. Now American-Standard introduces the ACPR (Packaged) and the ACBR (Split System) Heat Pumps—so reliable they carry a Five-Year Protection Plan! These units come factory-assembled and pre-wired for easy, inexpensive installation. A single automatic thermostat calls for heating or cooling, as required, round the clock. American-Standard Heat Pumps are available in 2, 3, 4 and 5 horsepower capacities. And for cooler climates, add on the SH Supplementary Electric Heater for up to 54,592 Btu of extra heating.



New 24″ Diana Oven-Range. Front fits flush with all Youngstown Kitchens base cabinets—no ugly jutcuts to interrupt the smooth flow of matching units. Installs in minutes—easy as a base cabinet. It's versatile—can be installed for use as *one unit*, or range top and oven can be installed separately, giving you maximum flexibility in placement.

Engineered for top performance – fingertip controls on top. Deluxe and Custom surface units have 4 burners... three 6″ and one 8″... hinged to lift for easy cleaning. The 8″ burner on the Deluxe unit has Thermomagic control... makes every pan an automatic cooking utensil. Chrome-lined oven. Smokeless broiler pan. Available in White, Chrome, Monterey, Antique Copper, Honeywood, or Cherrywood.

For more information write to:

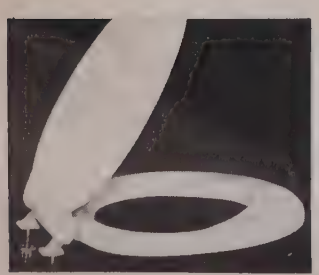
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Montgomery Street, Willimansett, Mass.

YOUNGSTOWN KITCHENS DIVISION
University Street, N.E., Warren, Ohio

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Church snap-off seat and cover make it easier to clean. Both seat and cover are easily removed without detaching hinge posts from bowl. The No. 300, a smart, modern design with streamlined cover, is high-impact plastic. White and colors.

AMERICAN-Standard

AMERICAN RADIATOR & STANDARD SANITARY CORPORATION







Minneapolis builder Rodney Billman (right) and telephone man Ken Davies tour one of the former's handsome Wilshire Park homes. Note the conveniently located wall phone in the kitchen.



"Concealed telephone wiring is a big feature to us—a real selling point"

—says Rodney Billman, custom builder of Minneapolis, Minnesota

Since 1948, Rodney Billman, Inc., has built upwards of 400 homes. His current project is Wilshire Park, a distinctive community of custom homes in the $20,000 to $40,000 range four miles from downtown Minneapolis.

These are *telephone-planned* homes—each with multiple built-in outlets.

"Telephone planning makes a lot of sense to us," says builder Billman. "We have our own real estate company, and we use the concealed telephone wiring idea as a real sales advantage. It gives the homeowner the flexibility he wants in his telephone service, and protects the interior of his home for him.

"Nowadays, we wouldn't think of building a home without this feature."

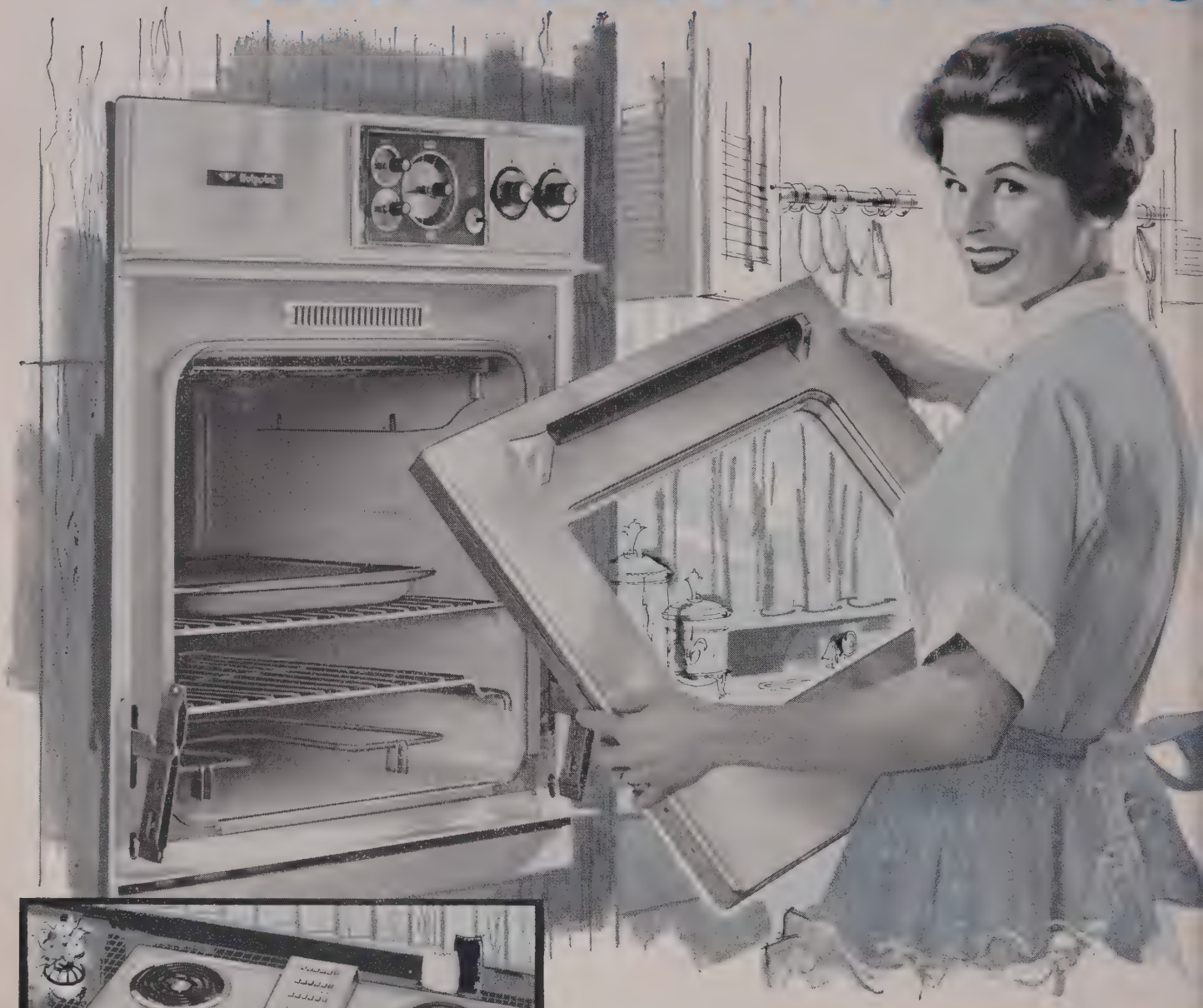
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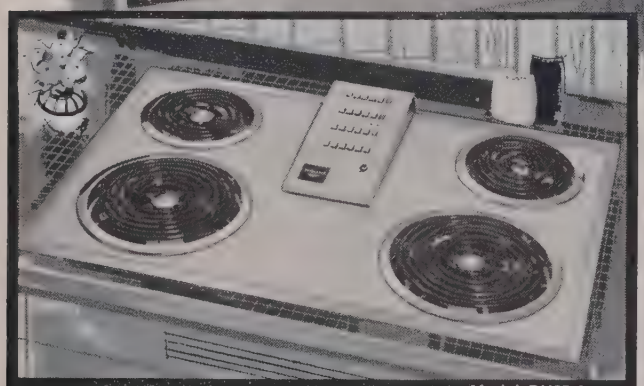
Your local Telephone Business Office will gladly help you telephone plan your homes. For details on home telephone installations, see Sweet's Light Construction File 11c/Be. For commercial installations, Sweet's Architectural File, 34a/Be.

BELL TELEPHONE SYSTEM

NEW HOTPOINT BUILT-INS

MAKE ORDINARY KITCHENS





Model RU35-A

Offer the Extra Convenience of Pushbutton Surface Cooking—at no extra installation cost!

Touch a button and Hotpoint Calrod® Recipe Heat Units give accurately measured heat for recipe-perfect meals every time. Surface section with built-in pushbutton controls needs only one cut-out, fits in a standard 30" cabinet.

1960 Hotpoint Extra-Value Oven puts extra salespower in your kitchen

NEW lift-off door makes oven cleaning easier and faster than ever before.

NEW ventilation system assures natural circulation for better baking on each shelf.

WIDE Super-Oven lets you cook banquet-size meals.

OVEN TIMING CLOCK and Minute Timer.

NEW extra-large Insulated Panorama Window.

REMOVABLE Calrod® bake and broil units.

INTERCHANGEABLE Oven Door Panels in Sunburst Yellow, Turquoise, Coral Pink, Copper Brown, Silver Satin and Classic White.

EXTRAORDINARY

AT NO EXTRA COST!

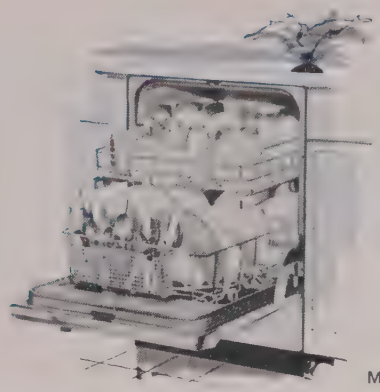
Today's home buyer expects more for his money than an "ordinary" kitchen. And Hotpoint Extra Value built-ins in the kitchen take even the most moderately priced home out of the ordinary . . . and into a sale.

Compare these 1960 Hotpoint Extra-Value built-ins with any others and you'll find only the price is ordinary. Hotpoint's extra features say "better living electrically" the minute your prospects see them. Hotpoint's extra styling and design make any kitchen a showplace. Hotpoint's extra values mean extra salespower for you, extra satisfaction for your customers. For extraordinary results at no extra cost, call your Hotpoint distributor today.

WIN A HAWAIIAN HOLIDAY
in the HOTPOINT
MEDALLION HOME PROGRAM

Call your Hotpoint distributor today and see how this dynamic merchandising program can help you sell more homes faster.

MEDALLION HOME ® LIVE BETTER ELECTRICALLY



Model DA25-A

EXTRA CAPACITY
Hotpoint Dishwasher holds complete dinner service for 10

See these Extra-Value Features:
- Two washes, two rinses
- Calrod® electric drying
- Front loading Roll-R-Racks
- Lifetime porcelain finish tub



Model MA25-A

EXTRA powerful
EXTRA quiet
EXTRA easy
to install
Hotpoint DISPOSALL®

Designed by plumbers, for extra economical installation. Extra-strong nickel alloy grinding teeth give you added years of outstanding performance.

When you build in Hotpoint, you build in Public Preference

Hotpoint

A Division of General Electric Company, Chicago 44, Illinois

ELECTRIC RANGES • REFRIGERATORS • AUTOMATIC WASHERS • CLOTHES DRYERS • CUSTOMLINE® • DISHWASHERS
DISPOSALLS • WATER HEATERS • FOOD FREEZERS • AIR CONDITIONERS • ELECTRIC BASEBOARD HEATING



the slimmest!
(ONLY 1¼" THIN!)



the trimmest!
(ONLY 4½" LOW!)

MILLIONS OF FAMILIES ENJOY ARVIN PRODUCTS

Arvin



All Arvin heating units are listed by Underwriters Laboratories, Inc.

GIVE YOUR HOMES QUICK SALES APPEAL WITH

A scant 1¼ inches thin, a sleek 4½ inches low—Arvin Invisa-Line low wattage baseboard brings you an exciting new dimension in electric heating. Here is a unit that hugs the wall and disappears from conscious view once installed, and it's yours exclusively from Arvin, world leader in portable electric heat and pioneer in electric heating for more than a quarter of a century.

Electric heating is here and rapidly growing in acceptance. Team up with Arvin, foremost in styling, safety and merchandising know-how to assure yourself the biggest possible share of business from the expanding electric heating market. Compare Arvin electric baseboard with any other unit. *See* the difference in size. Check the safety difference in wattage. And note the tremendous selling advantages Arvin offers you with its established and accepted brand name that's nationally advertised . . . plus a hard-hitting merchandising program designed to help make your Arvin electric heated homes the *easiest* of all to sell!

HERE'S HOW INVISA-LINE HELPS YOU SELL HOMES

BRAND ACCEPTANCE—Millions of families enjoy Arvin products, advertised nationally in leading magazines. The Arvin brand name is presold and is recognized as the *leading name* in portable electric heat. These factors combined help assure ready-made acceptance for Arvin *baseboard* heat!

RESEARCH—Serving the Arvin family of finer products, manufactured in 15 Arvin plants, are the extensive Arvin research and development facilities, where Arvin electric baseboard heat was designed using 27 years of experience. The result—the most advanced heating systems available to builders.

PRODUCT EXCELLENCE—The exclusive design and construction of Arvin baseboard heat adds extra selling power to every advantage of electric heating.

GREATEST EYE-PLEASING DESIGN AND SAFETY—Arvin baseboard heat's unmatched trimness blends easiest into any decor, and its low wattage assures safest possible performance.

THE QUIETEST, CLEANEST, FASTEST HEAT—Arvin's heating element is mounted on floating holders to eliminate all expansion and contraction noises. The natural convection of the heater provides uniform air circulation as the high-capacity heating element produces heat faster and more efficiently.

MOST ACCURATE HEAT CONTROL—Individual thermostats provide individual room-comfort control . . . plus the unparalleled economy that results from this flexible heat control. And for absolute safety in controlling heat output, exclusive Arvin "heat-limit" safety thermostats, build into each baseboard section, prevent overheating.

LOWEST INSTALLATION COST—Arvin baseboard heat eliminates the need for expensive central heating plant installation, saves approximately 15 square feet of floor space at $10 to $15 per foot, plus a chimney at $80-$100, and all ductwork. What's more, Arvin baseboard heat sections are *pre-wired* for connection at either end, saving you the time and labor costs of "wiring-in."

GREATER HOME VALUE—A home electrically heated with Arvin baseboard units is a better-built home, because it is equipped with the most advanced and efficient of all electric baseboard systems and represents greater loan potential. Remember, too, a warm air furnace requires replacement or major repair every 10 years, whereas electric heat units, with no moving parts, have a life expectancy of 40 to 50 years!



ARVIN ELECTRIC RADIANT CABLE HEAT

The finest in completely concealed heat. New! No braid or loom required; cold leads have heavy, UF-type insulation. Easily installed with new-design staples. Nickel-chrome elements.



ARVIN WALL THERMOSTATS

Single and double pole models. Fast reaction, dependable operation. Element reacts to both room air temperature and radiant heat. Flush-mounting; wires from front.



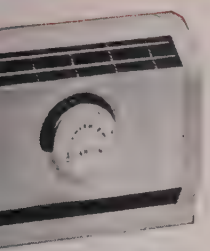


the most advanced!
(ONLY 140 WATTS PER FOOT!)

TAKES THE LEAD IN ELECTRIC HEATING

Setting the pace in size safety, sales appeal

IN INVISA-LINE ELECTRIC BASEBOARD HEAT



ARVIN THERMOSTATS—For economical installation of Arvin electric heat—small, compact, convenient thermostat baseboard sections are available. Each perfectly matches other sections to provide a neat, inconspicuous installation. Arvin baseboard thermostat sections save the cost of "wiring in" a wall thermostat. Arvin wall thermostats can be used if desired. In addition to baseboard thermostat sections, one or more Arvin "heat-limit" safety thermostats are pre-wired into each regular section, depending on length. This safety feature, pioneered by Arvin, makes the safest heat even safer!

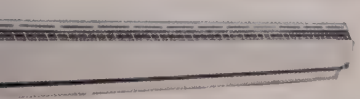


ARVIN HEAVY-DUTY FINS—Faster, more efficient heat transfer—from heating element to fins to room—is assured by advanced Arvin engineering. The extra-heavy continuous fins are an integral part of the thick metal section that is welded to the entire length of heating element. To assure long, trouble-free life, heating element temperature is held to one-third of rated capacity. Heavy-duty heating element is fully guaranteed for five years, can be expected to last indefinitely!



ARVIN DESIGNS FOR BEST AIR FLOW—The efficient air flow through Arvin baseboard units is indicated by arrows. Cool air enters bottom of unit, passes over radiating fins where it is warmed and is then radiated outward and convected upward. Secondary air passage in rear of unit keeps back cooler and aids air circulation. New chrome baffle attaches to front of fin section, reflecting heat into air passage to further increase warm air circulation efficiency.

Three Knockouts in Both Ends Simplify Wiring



High Wattage Baseboard—2″ wide, 6″ high. Approximately 300 watts per linear foot. 2150 to 7270 BTU output, and 2867 to 9693 BTU output.

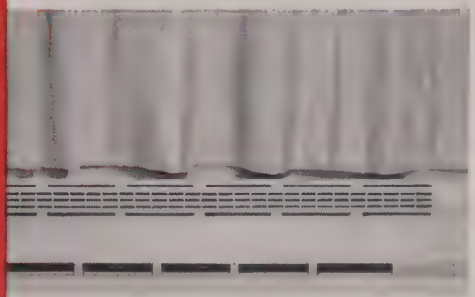


ARVIN BUILT-IN WALL HEATERS

A *complete* line—six fan-forced and radiant models, from 3413 to 13,652 BTU capacities. Instant-heating elements. Each model features Arvin's new-design rough-in box and quick-fastening clamps that greatly reduce installation time and costs.



all you notice is the warmth



WITH ARVIN'S INVISA-LINE UNIT!

Attractively finished in the finest beige enamel, Arvin Invisa-Line baseboard heat units blend beautifully into any room in any style home. The low, slim design hugs the wall in such an inconspicuous manner, Arvin baseboard disappears from conscious view once it is installed.

Each section can be painted to match walls or baseboard, if desired. Note the handsome chrome top grill that prevents objects from falling into unit and aids in directing the warm air flow outward and upward into the room.

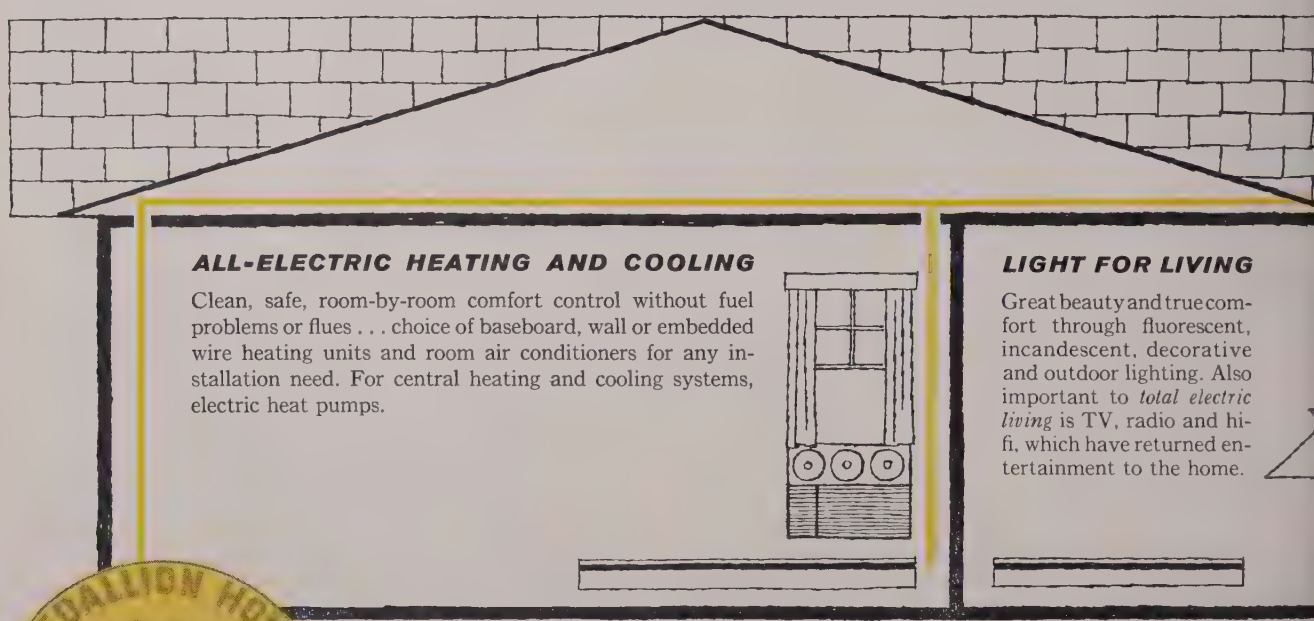
No other baseboard heat offers the over-all trimness of Arvin Invisa-Line, plus true low wattage for maximum safety!

Arvin

ARVIN INDUSTRIES, INC.
COLUMBUS, INDIANA

INCREASING SALES OPPORTUNITIES FOR BUILDERS

General Electric Gives Powerful, Practical Support to Medallion Home Program



ALL-ELECTRIC HEATING AND COOLING

Clean, safe, room-by-room comfort control without fuel problems or flues . . . choice of baseboard, wall or embedded wire heating units and room air conditioners for any installation need. For central heating and cooling systems, electric heat pumps.

LIGHT FOR LIVING

Great beauty and true comfort through fluorescent, incandescent, decorative and outdoor lighting. Also important to *total electric living* is TV, radio and hi-fi, which have returned entertainment to the home.

MEDALLION HOME
LIVE BETTER ELECTRICALLY

GOLD MEDALLION HOMES

Equipped by General Electric

Total electric living is here now . . . practical in homes in every price range.

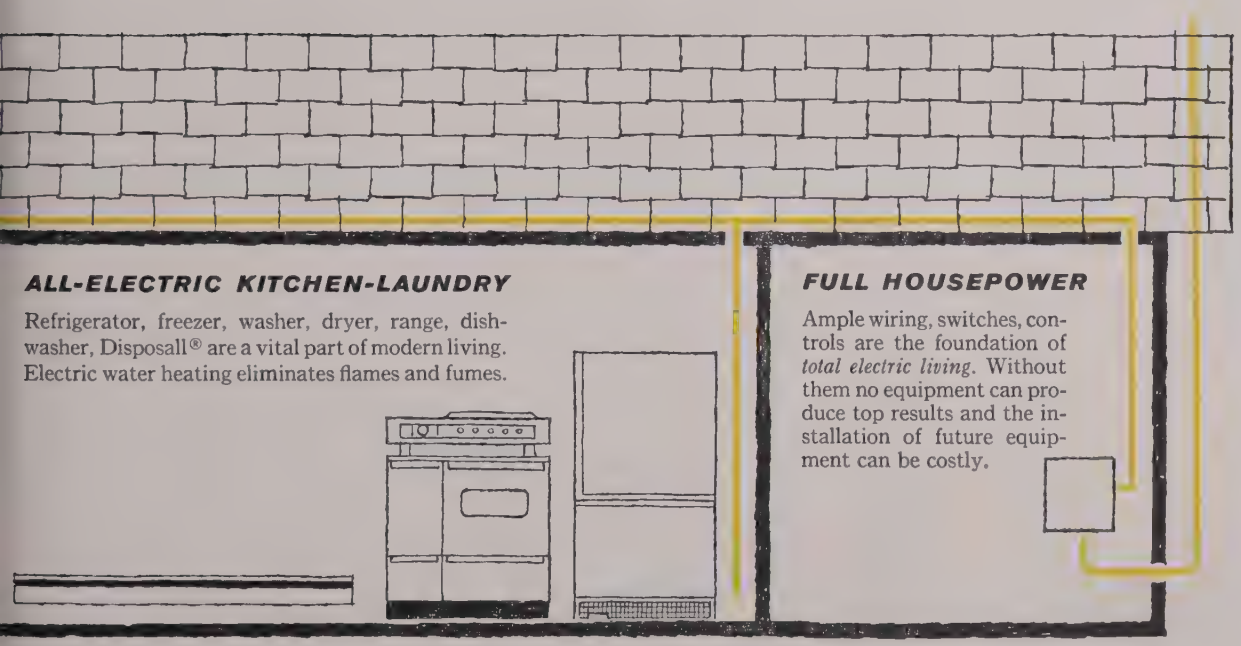
It offers you, the builder, an exciting merchandising concept. For the Medallion Home not only offers a better way of living—it is a new status symbol that helps you compete more effectively for the consumers' busy dollar.

General Electric has organized all divisions of the company into an operation to support the Medallion Home program. A major advertising campaign will presell consumers in Life, Better Homes & Gardens, House Beautiful, House & Garden, New Homes Guide and House Beautiful Building Manual.

But our big plans are local. Your local General Electric Major Appliance Distributor has plans right now to help you increase the electric content of your homes. Call him today—your first step toward real sales increases through the Medallion Home program.

Residential Market Development Operation, General Electric Company, Appliance Park, Louisville 1, Kentucky.





ALL-ELECTRIC KITCHEN-LAUNDRY

Refrigerator, freezer, washer, dryer, range, dishwasher, Disposall® are a vital part of modern living. Electric water heating eliminates flames and fumes.

FULL HOUSEPOWER

Ample wiring, switches, controls are the foundation of *total electric living*. Without them no equipment can produce top results and the installation of future equipment can be costly.

Progress Is Our Most Important Product

GENERAL ELECTRIC





TENANTS of middle-income Oakwood Villa have the same luxurious comfort found in so many high rent apartment buildings—General Electric Built-In *Thinline* Air conditioning.

General Electric Thinline Air Conditioning Provides Luxury in Inexpensive Apartment



MORTON L. SCHOLNICK

"Our tenants enjoy the latest in comfort and style," says Morton L. Scholnick, President of Oakwood Villa Apartments, Inc., Royal Oak, Michigan. "That means General Electric Built-In *Thinline* air conditioning."

"We chose Built-In *Thinlines* over all other air conditioners because of the design that conceals the grille behind a decorator baffle, and because *Thinlines* have hidden controls. The units are almost invisible. But everyone notices the air conditioned comfort."

All 100 apartments in Oakwood Villa have a Built-In *Thinline* Air Conditioner of 9,500 BTU* capacity in the living room. Two and three room apartments also have a 5,300 BTU unit in one of the bedrooms. Each apartment has its own air conditioning system controlled independently to the temperature and humidity desired.

If you are planning to build or if you own an existing building, there are General Electric Room Air Conditioners to satisfy your cooling needs, too. The Golden Value Line of the 60's includes 18 different *Thinline* models, ranging from 5,300 to 16,000 BTU's*.

See your General Electric Dealer for full details. Room Air Conditioner Department, General Electric Company, Appliance Park, Louisville 1, Kentucky.

*Cooling capacities are tested and rated in compliance with NEMA Standard CN 1-1958 and are stated in terms of British Thermal Units.

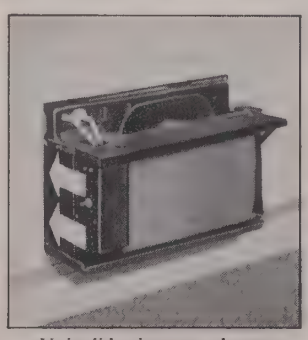
Progress Is Our Most Important Product

GENERAL ELECTRIC

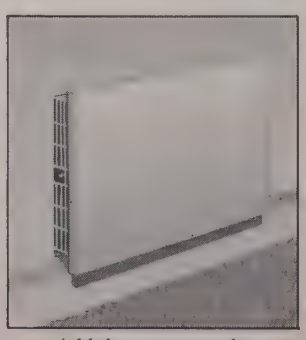
GENERAL ELECTRIC BUILT-IN THINLINE ROOM AIR CONDITIONERS ARE EASY TO INSTALL



Case installed during construction.



Unit slides into case later.



Add decorator panel.

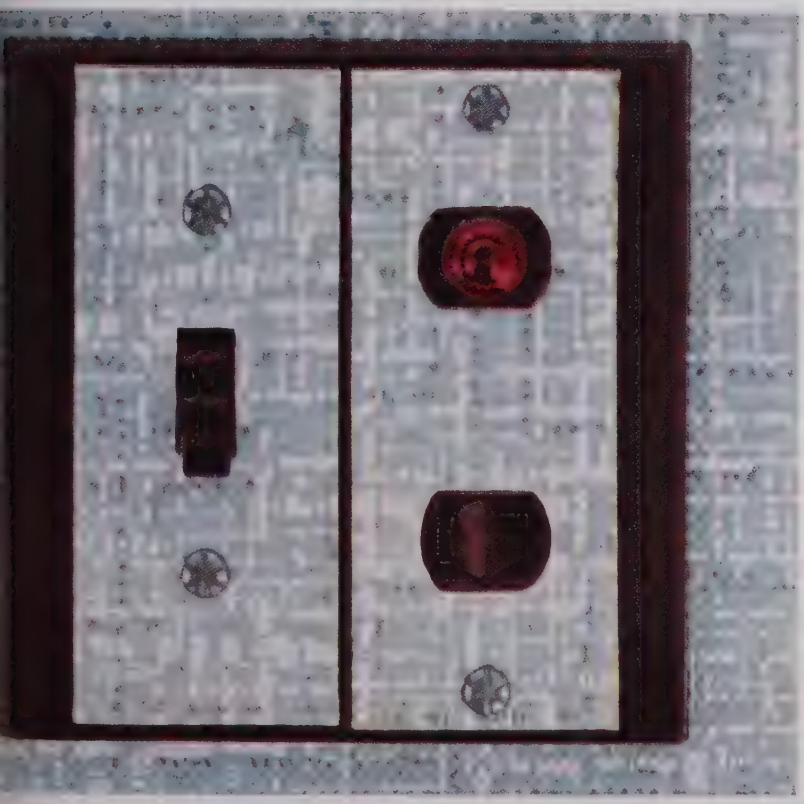


That's all there is to it.





New G-E Decorator wall plates add a distinctive touch of beauty to every room...yet cost very little





See reverse side of this page for complete details

GENERAL ELECTRIC

Ask your electrical contractor for low-cost G-E Decorator wall plates that harmonize with any decor . . .

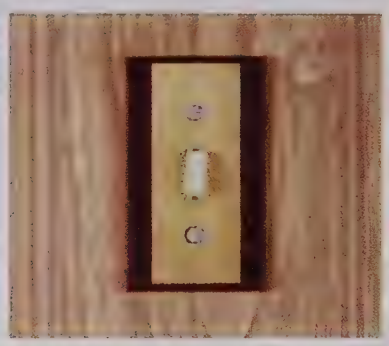
"Building block" flexibility gives any number of beautiful combinations.



Plastic frames in ivory or brown



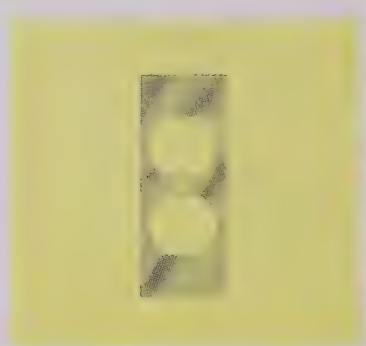
. . . plus inserts in reversible gold and silver colored metal; or clear plastic



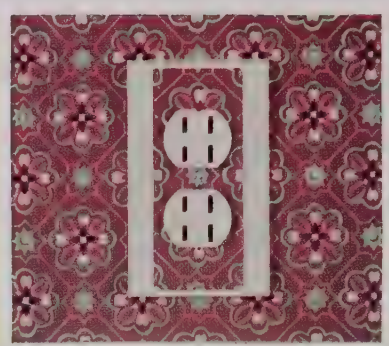


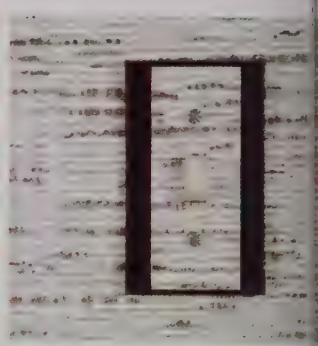
. . . give a variety of striking combinations





or to the above, add wallpaper, paint or fabric . . . under inserts of clear plastic





. . . for custom decorative effects

G-E Decorator wall plates start your customers thinking about decoration — move them closer to the sale! The inserts that come with G-E Decorator wall plates are in clear plastic as well as in soil-resistant gleaming gold and silver colored textured metal — and with them, the homeowner can get any variety of special effects.

For an effective sales feature in a new home, ask your electrical contractor to install the regular gold or silver colored metal inserts — but to leave the plastic inserts behind in a drawer or cabinet for the housewife to use. Show her how she can place wallpaper, drapery fabric or paint behind the clear plastic to get beautiful custom effects.

Add extra beauty to all rooms in your new houses for a surprisingly low cost. — Ask your electrical contractor to install modern G-E Decorator wall plates for all switches and outlets. General Electrical Company, Wiring Device Department, Providence 7, Rhode Island.

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EFFECTIVE NEW WAY TO SELL HOMES!

ell your prospects that a General Electric "Air of Satisfaction" ome offers a wonderful new life in many ways—healthful tmosphere, more cleanliness, greater comfort, plus higher esale value. That's a combination that's sure to help you ell homes.

hether your project calls for 10 homes or 100, plan your sales romotion around General Electric Central Heating and Air onditioning and the G-E "Live in an Air of Satisfaction" pro- am. This is not a do-it-yourself program but a powerful, per- nalized sales plan master-minded by General Electric to bring prospects to your homes and close sales at your homes.

For complete details, call your G. E. heating and air conditioning dealer (listed in the yellow pages)—or mail coupon today.



GENERAL ELECTRIC

AIR CONDITIONING DEPARTMENT, TYLER, TEXAS

GENERAL ELECTRIC COMPANY
Air Conditioning Dept.
Tyler, Texas

HH-3

Attention: Mr. J. J. Heffernan

I'm interested in teaming up with General Electric's "Air of Satisfaction" program. Please give me full details.

Name_____

Firm_____

Address_____

City_____

County_____ State_____



It goes in fast

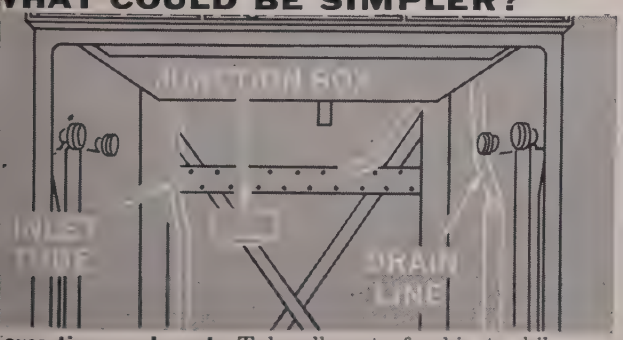
Builders say the new General Electric Dishwasher is the easiest, quickest dishwasher to put in its place. ¶ And it just happens to wash dishes better than any other dishwasher. So why break your back and waste valuable time with lesser machines? ¶ And why mess with dishwashers that lack the very essence of dependability and customer confidence embodied in the "General Electric" name. Why?

THE GOLDEN VALUE LINE OF THE 60's



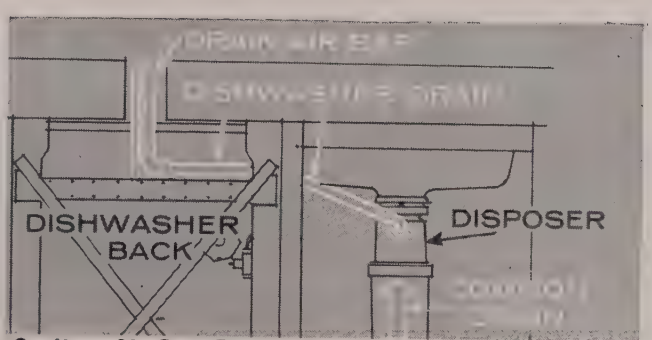
...you get out fast

VHAT COULD BE SIMPLER?



Saves time and work. Tub rolls out of cabinet while you make electrical and plumbing connections. (Four wood wedges let you shim and level cabinet while in place.)

Available in five colors, five woods and three new fashion finishes. It's the only dishwasher with Power Shower, top and bottom washing action and four cycles. Who knows, it might just help you sell your homes faster! General Electric Company, Louisville 1, Kentucky.

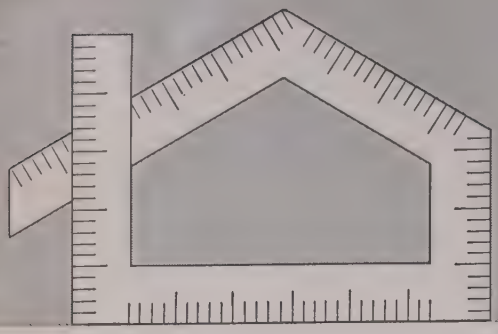


Sanitary Air Gap. Provides maximum sanitation, uses one drain for both dishwasher and sink. (Optional: sanitary drain which utilizes existing sink.)

Progress Is Our Most Important Product

GENERAL ELECTRIC

BUILDING WITH ALUMINUM



1. SOFFIT · FASCIA

This is the first in a series of advertisements to help home builders find new solutions to building problems through application of aluminum's unique design advantages and saving opportunities. Extra copies of advertisements in this series will be supplied on request. Write Kaiser Aluminum & Chemical Corp., Dept. HB-154, Kaiser Center, 300 Lakeside Drive, Oakland 12, California.

Structural aluminum soffit and fascia eliminate outlookers, offers savings of up to 50^{00} per hous

Recent Kaiser Aluminum development of low-cost soffit system cuts overall material cost, installation cost, and finishing cost . . . while providing more pleasing soffit appearance and added durability. System now available in major markets . . . with distribution spreading throughout the nation during 1960.

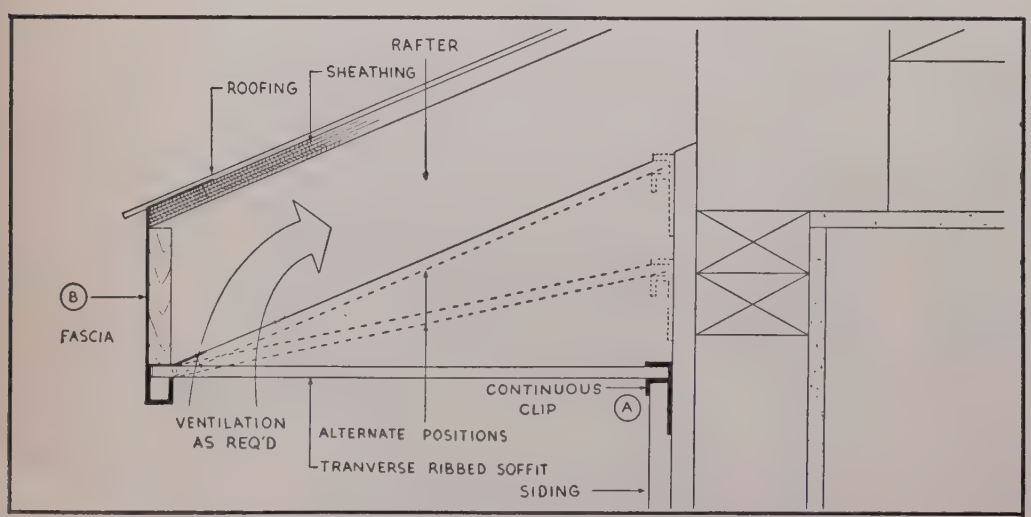
A new aluminum building product is now becoming readily available to help solve one of the ten most difficult problems that builders face today: soffits.

Today's residential architecture, in particular, emphasizes the problem because of increased roof overhang to afford better protection of window and door openings. Finishing this added overhang has increased construction expense.

A Solution: Aluminum Soffits and Fascia

Aluminum soffit systems are designed to enclose the entire area between exterior wall and roof eave—without the support of outlookers or other rough carpentry. They are far lighter in weight than c ventional plywood or cement asbes With ribbed design, they have buil structural rigidity, to eliminate the n for outlookers.

As shown in the accompany sketches, an aluminum soffit system of the builder a completely new—s greatly simplified—cornice. The s panel may be used alone, in an otherw conventional construction. Or, it may used with aluminum fascia and s panel clip accessories for maximum s ing—and maximum added value!



Typical cornice can be greatly simplified by the three elements of the new aluminum system. (1) Ribbed aluminum soffit eliminates two by four wood outlookers. (2) Continuous clip (detail A) eliminates supporting carpentry at exterior wall. (3) Aluminum fascia (detail B) replaces rough plus finish wood fascia. The total saving, including materials and labor, could amount to about $50.00 for a typical medium-size house.

Rot-Proof and Vermin-Proof

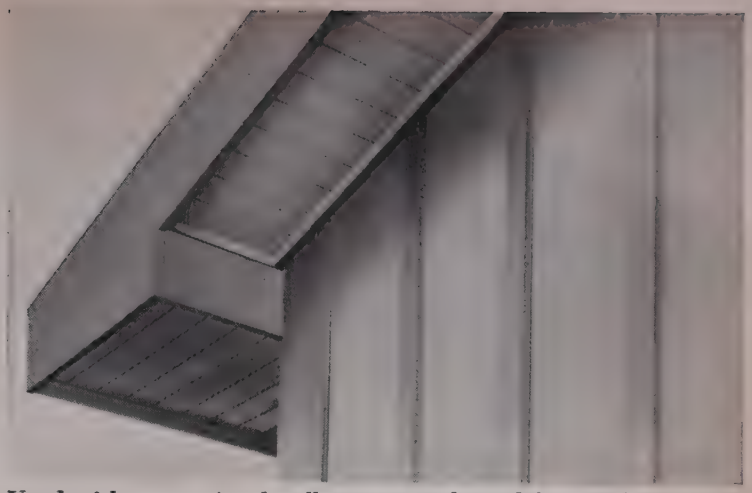
The aluminum soffit, because it is r proof metal, is highly resistant to m ture attack. Aluminum resists corros . . . even forms its own diamond-h oxide coating. Vermin can't touch it!

Added Beauty, Reduced Upkeep

For appearance, the aluminum soffit gi the builder an important selling adv tage! Its smooth, even, baked finish factory-applied to last for many yea Colors are available in a range simi to standard aluminum siding colors may be painted to the builder's own ta



Simple replacement of plywood or cement asbestos facing material with aluminum panels results in cleaner appearance, easier application. Factory-finished aluminum eliminates painting expense.



Used with conventional wall support and wood fascia, aluminum soffit panels can eliminate material expense and labor cost of outlookers. Panels may be field cut to standard sizes without waste.



Miter joints for either inside or outside corners may be easily cut and fitted in the field. Joints between panels may be attractively finished with snap-on trim strips of matching aluminum.



Complete aluminum system, fascia, soffit and wall clip, eliminates all wood construction from cornice. Continuous clip replaces wall support carpentry, provides functional and attractive trim.

TAKE ADVANTAGE OF KAISER ALUMINUM'S PROGRAM TO HELP YOU ADD VALUE WITHOUT ADDING COSTS!

Complete information on cost, how to install, and where to buy aluminum soffit materials is yours for the asking! Simply mail the coupon.

And watch this magazine for more news about building with aluminum! The aluminum soffit and fascia system is the first of a series in Kaiser Aluminum's continuing program to introduce new products that help builders add value without adding cost.

Kaiser Aluminum works closely with both builders and building product manufacturers to help bring the advantages of aluminum to manufacturer, builder *and* homeowner.

Kaiser Aluminum & Chemical Corp., Kaiser Center, 300 Lakeside Drive, Oakland 12, California.



See the home values featuring aluminum building products advertised on "Maverick"—see ABC-TV Network, Sunday evenings. Consult your local listing.

KAISER ALUMINUM*

To Build Better . . . To Live Better *Trademark Kaiser Aluminum & Chemical Corp.

Kaiser Aluminum & Chemical Corp.
Dept. HB-154-A
Kaiser Center, 300 Lakeside Drive, Oakland 12, Calif.

Gentlemen:
Please send full information about aluminum soffits to:

NAME_____

COMPANY_____

ADDRESS_____

CITY_____ STATE_____







Rugged Insulite Sheathing was also used on Hillside Apartments. Easy to nail, easy to saw, the Insulite panels cut application time, saved waste.

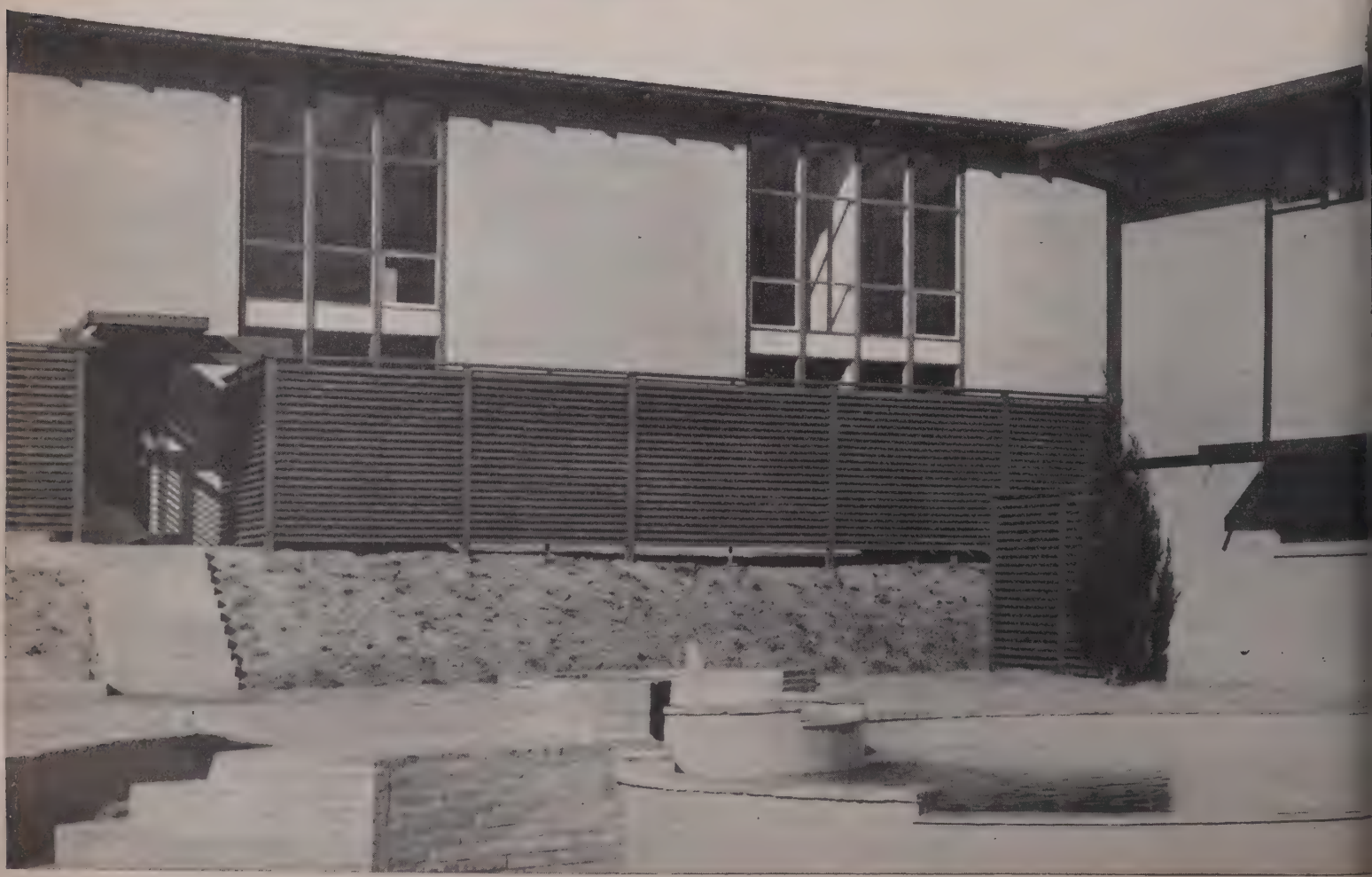
Strong, easily supports workmen. Insulite Roof Deck is made in 2′ x 8′ tongue and groove panels; 1½, 2 and 3″ thick. 18,000 ft. of 3″ type used on the job.

Four-in-one: decking, insulation, vapor barrier and finished ceiling are installed in one operation!

INSULITE, *made of hardy Northern wood*
Insulite Division of Minnesota and Ontario Paper Company, Minneapolis 2, Minnesota

INSULITE IS A REGISTERED TRADE-MARK, U.S. PAT. OFF.

Architects: Bailey A. Swenson & H. William Linnstaedter, A.I.A.



Houston luxury apartment uses Insulite Roof Deck for structural strength, ceiling beauty

It's roof decking, insulation, vapor barrier and pre-finished ceiling—all in one cost-saving package!

Builders Jerry McCall and Henry Hodell chose Insulite Roof Deck and Insulite Sheathing in creating this truly luxurious Hillside apartment on Houston's Memorial Drive.

The exceptional decorative and functional characteristics of Insulite Roof Deck blend perfectly with the overall plan. The open beams provide a striking contrast against the gleaming white surface. Insulite Roof Deck's 4-in-1 functional advantage economically provides a strong, durable roof decking . . . efficient insulation . . . a continuous vapor barrier . . . an attractive, finished ceiling that can be "scrubbed" with soap and water—*all in one simple application.*

Save money, add beauty like this to your homes, apartments, commercial buildings—with Insulite Roof Deck. Contact your building materials dealer, or write Insulite, Minneapolis 2, Minnesota.

build better with

INSULITE®

Roof Deck





"this sold me!

— more family living space
— a safe place for the kids to play
— summer entertaining that can't be rained-out
— a price we could afford to pay!"

MRS. HOMEBUYER, *Peoria, Illinois*



PATIO PHOTOS COURTESY OF RAYNOR MFG



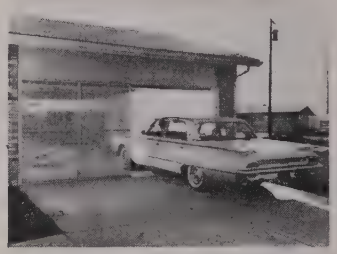


FRED SCHOTTHOFER
Schotthofer Construction Co.
Peoria, Illinois
Pres. Homebuilders Assn. of Illinois

"and this sold me!

— one-third more usable space at little added cost to me
— appealing features that help me sell homes
— a nationally known product distributed locally
— manufacturer's warrantees that I can pass on to my buyers





HOMESHIELD® PRODUCTS

HOMESHIELD INDOOR-OUTDOOR GARAGE-PATIO CONCEP

Let us show you how this million-dollar Homeshield idea can work right in with your present building plans . . . at little cost to you. Just call your nearest Homeshield screen section fabricator. He has been franchised on the basis of his integrity, manufacturing facilities and ability to fulfill your needs.

HOMESHIELD DISTRIBUTORS

ALABAMA
BIRMINGHAM—Watters Paint & Hardware
MOBILE—Underwood Builders Supply Co.

ARKANSAS
FORT SMITH—Mayo Building Specialties
LITTLE ROCK—Aluminum Products Co.

CONNECTICUT
MILFORD—Air-Ryte Products Inc.
NEW LONDON—W. A. Park Company
W. HARTFORD—Bartlett-Brainard Co.

GEORGIA
ATLANTA—William Bros. Lumber Co.
AUGUSTA—Georgia Carolina Mfg. Co.
SAVANNAH—Neal-Blun Supply Co.

ILLINOIS
CHAMPAIGN—Illini Window Co.
CHICAGO—Harrison Screen & Millwork
Scientific Storm Window Co.
CICERO—Caldwell Co.
LAKE ZURICH—Palatine Window & Awning
LYONS—Frama Building Products

INDIANA
FT. WAYNE—Specialty Home Improvement Co.
INDIANAPOLIS—Alwinco, Inc.
GARY—General Building Supply Corp.
MUNCIE—Pine Terrace Aluminum Products
PLYMOUTH—Plymouth Fabricators

IOWA
BETTENDORF—Harold Vogel Roofing & Window

KENTUCKY
ALEXANDRIA—Ross Aluminum

LOUISIANA
BATON ROUGE—Ero, Inc.
MONROE—Lumbermen's Supply Co. Inc.

MASSACHUSETTS
NEW BEDFORD—Thacker Industries, Inc.
QUINCY—Modern Builders Supply Co.
SPRINGFIELD—Security Windows, Inc.

MINNESOTA
MINNEAPOLIS—Denesen Co., Inc.

MISSISSIPPI
JACKSON—Thrasher Co.

MISSOURI
ST. LOUIS—Ken-Mar Venetian Blind Co.
Moeller Reimer Co.
R & E Venetian Blind Mfg.

NEW HAMPSHIRE
DERRY—Standard Sash & Door Corp.
NASHUA—Indian Head Millwork Corp.

NEW JERSEY
LINDEN—K. D. Jalousie of New Jersey
ORANGE—General Products Co.
WEST ORANGE—Denison Fabricating Co.

NEW YORK
ALBANY—Brin Metal Corp.
DUNKIRK—King Brothers Wholesale Co.

NORTH CAROLINA
ASHEVILLE—All Aluminum Co.
CHARLOTTE—Delph Hardware Co.
NEWBERN—General Wholesale Bldg. Supply
NORTH WILKESBORO—Jenkins Wholesale
Supply Co., Inc.
WILMINGTON—Jacobi Hardware Co. Inc.

OHIO
AKRON—Tropic Kool Jalousie
CINCINNATI—Aristo Products Inc.
COLUMBUS—Able Builders Supplies Inc.
Palmer-Donavin Mfg. Co.
DAYTON—Aluminum Materials Inc.
GEAUGA LAKE—Suburban Storm Window
& Door Co.
TROY—Elco Products

PENNSYLVANIA
PHILADELPHIA—All Weather Prod. Co.
Bryant Air Conditioning
PITTSBURGH—F & K Aluminum Products

RHODE ISLAND
PROVIDENCE—Shoor-Elias Glass Co.
WARICK—Weather Products Corp.

SOUTH CAROLINA
CHARLESTON—Southern Lumber & Millwor
COLUMBIA—Boozer Lumber Co.
ORANGEBURG—Palmetto Sash & Door Co.

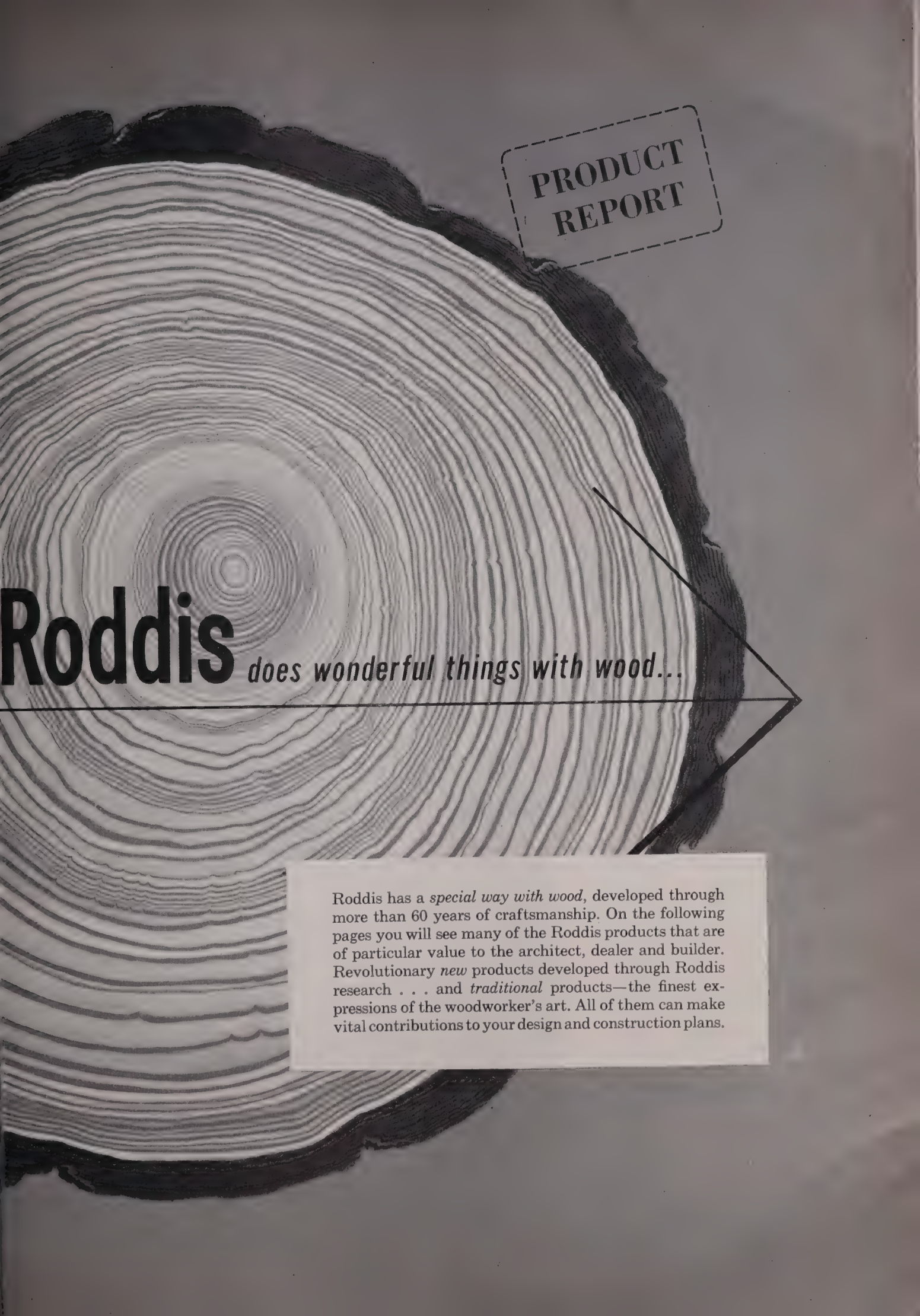
TENNESSEE
CHATTANOOGA—Chattanooga Venetian Bl
KNOXVILLE—Conner-Tate, Inc.
SWEETWATER—Vestal Mfg.

TEXAS
AUSTIN—Dismukes Venetian Blind Co.
HOUSTON—Air Vent Awning

WASHINGTON, D.C.
WASHINGTON, D.C.—The Shade Shop

WISCONSIN
BUTLER—Advance Aluminum Products
SHEBOYGAN—Sheboygan Glass Co.

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Roddis has a *special way with wood*, developed through more than 60 years of craftsmanship. On the following pages you will see many of the Roddis products that are of particular value to the architect, dealer and builder. Revolutionary *new* products developed through Roddis research . . . and *traditional* products—the finest expressions of the woodworker's art. All of them can make vital contributions to your design and construction plans.

Roddis *does wonderful things with...*

HARDWOOD PANELING

Nothing demonstrates the special Roddis "way with wood" more dramatically than Roddis' famous hardwood panelings. Here's where the enthusiasm for wood, the instinctive sense of beautiful graining, of our skilled craftsmen finds full creative expression.

The wedding of traditional Roddis woodworking skills with modern manufacturing techniques—automated production lines, electronic quality controls, advanced research facilities—is the secret of Roddis' success with paneling.

The result? All the richness and warmth of the world's most beautiful woods . . . ready to transform any wall into a work of art.

Whatever your application—commercial, residential or institutional—you'll find that Roddis has the paneling that's "right" for your design.

For complete details and specifications on any Roddis paneling mail the coupon on page 8 of this insert. (See also Sweet's Architectural File.)



Roddis Architectural Grade Hardwood Paneling. For your finest, custom-designed institutional installations choose the finest in hardwood paneling. Select from the world's most beautiful veneers. Each panel sequence matched and numbered by Roddis' woodworking experts. Prefinished if desired. Guaranteed for the life of the installation. The ultimate in luxury and good taste.



Roddis Craftwall Genuine Wood Paneling. Roddis is the originator of ¼", V-grooved, prefinished paneling! Called Craftwall, this revolutionary paneling was the first in the market and has earned a reputation for beauty and economy. A unique Craftwall finish keeps the wood beautiful indefinitely. Roddis guarantees that, in writing. Shipped in special protective cartons. Another Roddis "first" . . . special molding, trim and matching finishes.

Roddis 7/16" Architectural Craftwall. A new cost-saving, labor-saving wood paneling with a special center core of Timblend, Roddis' man-made board. Works and handles like fine ¾" material. Installs direct on studs, no underlayment! Prefinished. Guaranteed for life.

Fire-Retardant Wood Paneling. Roddis' 7/16" Architectural Craftwall is the only particle-board-core paneling that is available in fire-retardant form! Rated and listed by Underwriters' Laboratories, Inc. Equals or exceeds most Building Code requirements!

All other Roddis wood panelings are available fire-retardant treated on your special order. Roddis Fire-Retardant wood panelings assure beauty . . . plus exceptional *fire safety!*

LISTED AND LABELED BY UNDERWRITERS' LABORATORIES

Roddis *does wonderful things with...*

WOOD DOORS

The design and manufacture of fine wood doors is a major part of the Roddis tradition. In fact, it was more than half a century ago that the first Roddis Door was produced.

Since that time Roddis has pioneered with many innovations in door design and construction to become the leading flush veneer door manufacturer in America. (One recent example of Roddis innovation: revolutionary *wood particle core Fire Doors*—exclusive with Roddis!)

Today, Roddis, the most respected name in doors, offers the most complete, and the most popular, line of flush veneer doors in the country. Actually, an independent survey reveals Roddis Doors are preferred by architects 2 to 1 over the next leading brand.

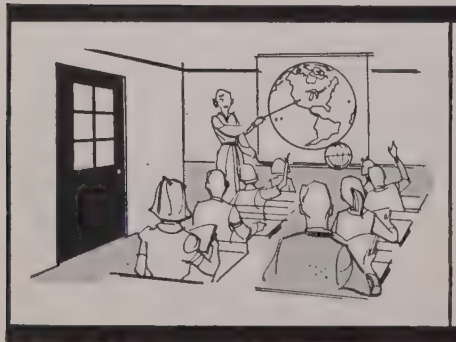
New Roddis prime-and-seal and custom-finishing service for architects and builders!

You gain important on-the-job cost savings—assure beauty—when you specify factory "prime and seal" for your Roddis Doors.

This service makes possible a uniform, perfect first coat on every door. Dirt, moisture and stains are locked out during transportation and storage. Final finishing is faster, more foolproof.

If you prefer, Roddis will completely finish your doors to your own specifications. Colors may be selected and Roddis' famous finishes (or those of other manufacturers) are available.

backs up your promise of quality... the door with the lifetime guarantee



Institutional Doors. For hospitals, offices, schools, churches. Built for special hardware . . . closures, kick plates, panic bars. Laminated frames add strengh. Economy priced.



Hollow Core Doors. New 7-ply Housemart hollow core doors give economy, flexibility of installation. Strength without extra weight. Ideal for limited budget applications.



Plastic-Faced Doors. Designed for hard wear, easy maintenance. In restaurants, offices, schools, public buildings. Choice of many colors and patterns. Mar-proof.



Roddis' Famous

Golden Dowel Doors (ALL WOOD, SOLID CORE)

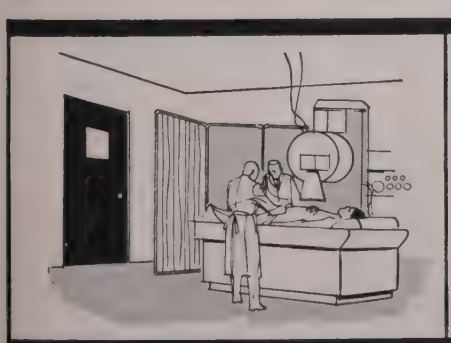
The golden registration plate on every Roddis Golden Dowel Solid Core Door is proof to your clients of the quality you are giving them—a door that will stay straight, true, beautiful for the life of the installation. This lifetime guarantee dramatizes the fact that you have provided the finest door available anywhere. Of course, what makes possible such a long-term guarantee is the unique construction of Roddis Golden Dowel Solid Core Doors. They are all wood, with the proven stability of *staved core* or new, *wood particle core* construction. In addition, each staved core Golden Dowel Door is TIME CONDITIONED by an exclusive Roddis process. The result is a door that is not only sound-deadening and fire-resistant, but a door that defies time.



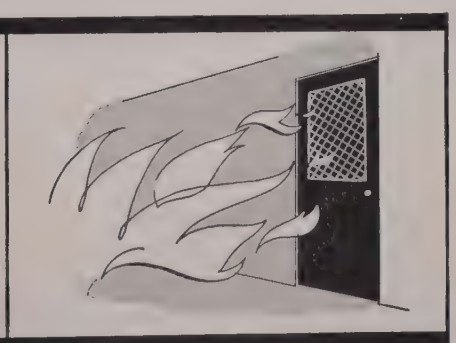
Solid Core Doors. Choose the Golden Dowel Door with lifetime guarantee. Or Standard solid core doors. For interior and exterior.



Sound-Retardant Doors. For offices, music rooms, radio and TV studios, sound stages. Veneered to match regular Roddis doors.



X-ray Doors. With continuous sheet of protective lead midway between divided core. Combine vital protection, outstanding beauty. Easy maintenance.



Fire Doors. Patented core assures strength in all directions, extra weight gives outstanding fire-resistance, sound-resistance. B-label, 1 hour; C-label, ¾ hour.

Send the coupon on page 8 for complete details on Roddis Doors. (See also Sweet's Architectural File.)

Roddis

does wonderful things with...

TIMBLEND

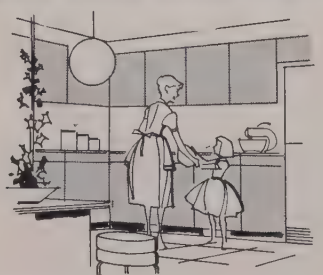
A revolution in wood technology! One of the most exciting developments to emerge from the "Roddis way with wood" is the famous man-made board—Timblend. Twenty years of research and seven years of field testing came before Roddis introduced this unique wood-blend board to America. Today, the acceptance of Timblend by builders, designers and manufacturers is the "success story" of the industry.

Why Timblend is outstanding! Timblend is wood in a new form . . . fabricated from special, dimensionally-sliced wood shavings. It's these precision-cut shavings that make the big difference! Combined with an exclusive resin formula in a unique criss-cross pattern, they are formed under heat and pressure into a board that is test-rated as outstanding in strength, dimensional stability, warp-resistance and workability.

1st shavings board plant in United States! To fill the demand for Timblend, the Roddis people have recently completed a $4,000,000 plant in Arcata, California, the first of its kind in America. A triumph of electronics and automation, this facility is in operation around the clock, seven days a week. Even so, the demand for Timblend is so great Roddis is now proceeding *with a new 50% expansion program!*

A new designing and building opportunity! Timblend surpasses both lumber and plywood in many building applications. Use it for soffits, walls and sheathing. Ideal for cabinets, built-ins, sliding doors, underlayment, too.

Send the coupon on page 8 of this insert for complete Timblend information.



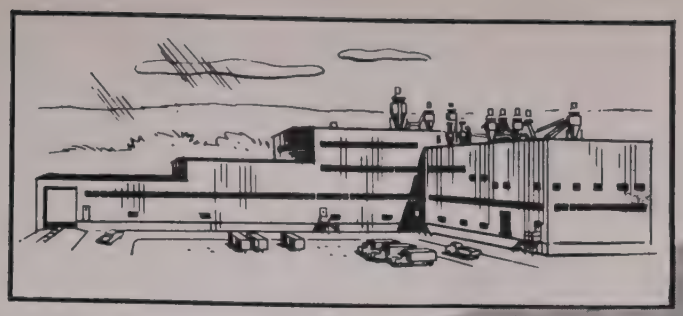
Standard Timblend. It's the original wood-blend panel. Use instead of plywood for many interior applications. Ideal for all underlayments.



Veneered Timblend. All the beauty of your favorite hardwoods, plus the strength and warp-resistance of Timblend core. For cabinets, sliding doors, etc.



Filled Timblend. The perfect surface for paint. Factory-treated with special fillers for ease of application . . . super-smoothness.



The new Roddis $4,000,000 Timblend manufacturing center at Arcata, California.

Exclusive manufacturing process gives Timblend compactness and desirable density. Edges are solid and surfaces are super-smooth. Timblend works fast and easy . . . resists warping.



Phenolic Timblend. Made with waterproof phenolic resin. Unaffected by moisture and humidity. Ideal for sheathing, soffits, etc.



Sculptured Timblend. The outstanding workability of Timblend makes possible a new dimension in decorative design applications. For new intricate patterns are actually "carved in" to provide a variety of artistic effects. This "Sculpturewood" is ideal for room dividers, acoustical ceilings, window displays, wall treatments, etc. Outside, it adds beauty and permanence to fences, walls, facades and sun screens.

Roddis

does wonderful things with...

wood finishes

Anything made of wood—furniture, paneling, floors, doors—will look better and last longer when treated with Roddis' special wood finishes. There's one that will enhance your wood's beauty and give outstanding protection against scuffs, stains and household chemicals.



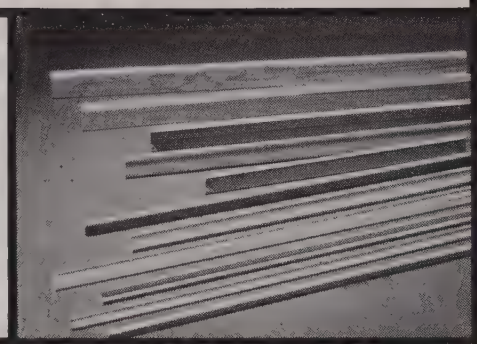


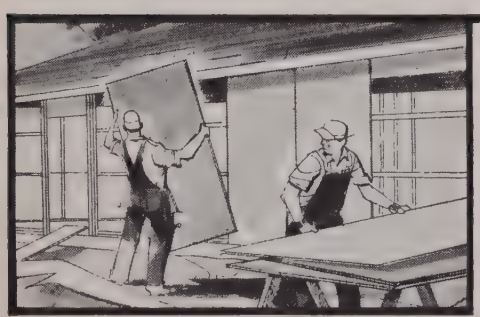
adhesives

For the professional . . . and for general use . . . Roddis makes available a full line of adhesives. Each one formulated to do the job quickly and easily. They include Roddis All Purpose Glue, Roddis Waterproof Glue, Roddis Contact Cement, Roddis Plastic Urea Glue.

molding and trim

Roddis hardwood molding and trim is manufactured to exceed U.S. Government standards. Available in both traditional and contemporary design to match the style of any room decor —add a look of quality. Ideal for use with wood paneling.





hardboard and fir

There's a Roddis hardboard to fit your exact needs. In fact, Roddis offers *11* different types. (Standard, Temper-Treated, Striated, Laminated, etc.) Each produced for a specific use. And if you work with fir plywood, Roddis makes practically every type and welcomes the opportunity to be of service.

I'm listing the Roddis products I want to know more about. Please send *free* information immediately.

_____

_____

Roddis Plywood Corporation, Dept. HH-460, Marshfield, Wisconsin

Name_____

Firm_____

Address_____

City_____ State_____

send for free facts and figures

RODDIS PLYWOOD CORPORATION

Branch Offices

ATLANTA, GA.—1545 Marietta Blvd., N. W.
BALTIMORE, MB.—2020 Mosher St.
CAMBRIDGE. MASS.—229 Vassar St.
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CINCINNATI, OHIO—836 Depot St.
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MILWAUKEE, WIS.—4601 W. State St.
NEWARK, N. J.—Bldg. 208A, Port St.
NEW YORK, N. Y.—920 E. 149th St.
OAKLAND, CALIF.—Corner W. Grand and Magnolia
PHILADELPHIA, PA.—S. W. Corner Richmond and Tioga Sts.
PITTSBURGH, PA.—1204 Saw Mill Run Blvd.
ST. LOUIS, MO.—3344 Morganford Rd.
ST. PAUL, MINN.—635 N. Prior Ave.
SAN FRANCISCO, CALIF.—925 Toland St.
SYRACUSE, N. Y.—P. O. Box 26, Eastwood Station

Associated Branch Offices

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COLORADO, SPRINGS, COLORADO—Boddington Lumber Co., P. O. Box 654
DALLAS, TEXAS—Roddis Lumber and Veneer Co., 8200 Lovett St.
DENVER, COLO.—Boddington Lumber Co., 2355 S. Delaware St.
HOUSTON, TEXAS—Roddis Lumber and Veneer Co., 2415 11th St.
KANSAS CITY, KANSAS—Roddis Lumber and Veneer Co., P. O. Box 57
MEDFORD, OREGON—Lumber Products, 753 S. Grape St.
MONTGOMERY, ALABAMA—United Plywood Corp., 581 Trade Center St.
NEW ORLEANS, LA.—Tulane Hardwood Lumber Co., 4200 Tulane Ave.
PHOENIX, ARIZONA—Southwestern Glass & Millwork Co., 1655 West Jackson
PORTLAND, OREGON—Lumber Products, 2116 N. W. 20th Ave.
RENO, NEVADA—Vaughn Millwork Co., P.O. Box 679
SAN ANTONIO, TEXAS—Roddis Lumber and Veneer Co., 727 N. Cherry St.
SAN DIEGO, CALIF.—Sullivan Hardwood Lumber Co., Kettner Blvd. at F St.
SALT LAKE CITY, UTAH—R. W. Frank Co., 120 S. 5th Street, West
SEATTLE, WASHINGTON—Ehrlich-Harrison Co., 60 Spokane St.
TORONTO, ONTARIO, CANADA—Kingsway Lumber Co., Ltd., 5525 Dundas

THE GOLDEN OPPORTUNITY FOR BUILDERS

IN 1960

MEDALLION HOME ®
LIVE BETTER ELECTRICALLY

EACH PAGE OF THIS MAMMOTH SPECTACULAR WILL TELL YOUR PROSPECTS, "VISIT THE MEDALLION HOMES IN YOUR COMMUNITY DURING NATIONAL HOME WEEK."

"Builders...will reap the rewards"

Martin L. Bartling Jr.

Martin Bartling
President, NAHB

NATIONAL ASSOCIATION OF HOME BUILDERS

1625 L STREET · N. W. · WASHINGTON 6, D. C.

HOME ADDRESS
7008 STOCKTON DRIVE
KNOXVILLE, TENNESSEE

MARTIN L. BARTLING, JR
PRESIDENT

March 1, 1960

Mr. Allen King, President
Edison Electric Institute
750 Third Avenue
New York 17, N. Y.

Dear Mr. King:

Builders across the country will be delighted, I am sure, to learn that you are planning another spectacular advertising section in Life for Medallion Homes.

Strategically timed during National Home Week -- the builders' peak promotion period -- this spectacular represents one of the greatest selling opportunities of the year.

Certainly you will create a desire for electrical features in new homes and stimulate traffic for Medallion Homes. Builders who tie in with your impressive industry-wide efforts will reap the rewards.

Very truly yours,

NATIONAL ASSOCIATION OF HOME BUILDERS

Martin L. Bartling Jr.

Martin L. Bartling, Jr.
President



BUILD MEDALLION HOMES..

OMING–
ptember 26
7-PAGE
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LIFE
pull pros-
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edallion
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again a million dollar advertising
acular on electric living in LIFE
help you sell Medallion Homes.
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ld, will tell your customers the
ntages of the total electric Gold
allion Home—advantages no other
can offer.

hat's not all. Manufacturers will
millions to support this promotion
eir own national and local
rtising. And electric utilities will
de local advertising and promotion
ort to pinpoint sales for you.

e the date—September 26—
onal Home Week. It's timed to
ort your biggest selling period.
advantage of this giant promotion
ld and qualify your homes for
ive Better Electrically Medallion.



page of this mammoth spectacular will tell your prospects,
the Medallion Homes in your community during National Home Week."

OLDEN OPPORTUNITY FOR '60

WHY YOU SHOULD BUILD MEDALLION HOMES—NOW

(A SELLING GUIDE FOR BUILDERS)

Medallion Homes sell faster because electric living offers specific advantages nothing else can match

OVER 5000 BUILDERS have already sold 100,000 MEDALLION HOMES

THESE ADVANTAGES HELP YOU SELL MEDALLION HOMES:



1 THE ELECTRIC KITCHEN IS THE MOST-WANTED KITCHEN

- Electric cooking is cleaner—*flameless electricity just can't make dirt.* (87% of consumers tested in a recent questionnaire believe electricity is cleaner than gas.)
- Electric cooking is cooler—no flame to heat up the kitchen. Safe, too, with no pilot light to go out.
- The electric refrigerator-freezer keeps all foods perfectly—saves shopping trips—no pilot flame to heat up the kitchen.
- The electric dishwasher gets dishes cleaner—sparkling clean and germ-free—dries them completely.
- The electric kitchen is completely automatic—in fact, nothing is as automatic as electricity.

BUILD MEDALLION HOMES . .



2 THE ELECTRIC LAUNDRY IS THE MOST EFFICIENT LAUNDRY

- The electric washer washes the clothes quickly, easily, automatically.
- The electric dryer dries all clothes safely, keeps them fresh and sweet smelling. No fumes. No fading or discoloring. Safe for modern no-iron fabrics—they come out wrinkle-free.



3 THE ELECTRIC WATER HEATER IS COMPLETELY SAFE

- No flame—no pilot to light or go out—no worry.
- Needs no vent or flue—tucks away safely in laundry, kitchen, or even a closet—saves valuable space.



4 CONSUMERS PREFER TO LIVE BETTER ELECTRICALLY

- A recent survey shows that: (a) 91% believe in the "Live Better Electrically" idea and *want more* electrical equipment in their homes. (b) People want "modern living" and associate it with electric appliances more than any other thing they can own.
- The U.S. Census Bureau lists 3 electric appliances among the top 4 fastest growing consumer products in the last 12 years.



5 THE MEDALLION IS A SYMBOL OF QUALITY

- Medallion Home owners are proud of this symbol of modern living—it means their homes have been certified for electrical quality by the electric utility company.
- Medallion Homes offer greater resale value because they are not only modern today but will be modern tomorrow.

NOW—turn the page for the greatest selling feature of all...

LDEN OPPORTUNITY FOR '60

ELECTRIC HOUSE HEATING IS HERE NOW...

and builders say, Electric Heat sells best"

NO OTHER HEATING SYSTE OFFERS YOUR CUSTOMERS ALL THESE ADVANTAGES

1 Electric heating is clean—no smoke, no soot, no dirt. It saves housecleaning bills, saves housework.

2 There's no waste because electric heat is self-regulating, automatically adjusting itself to the desired temperature, room by room, day or night.

3 Electric heat offers individual room control—the exact heat you want, when an where you want it.

4 Electric heat saves valuable space—no furnace, no flue, no circulator, no fuel storage tank, no chimney (unless desired for a fireplace).

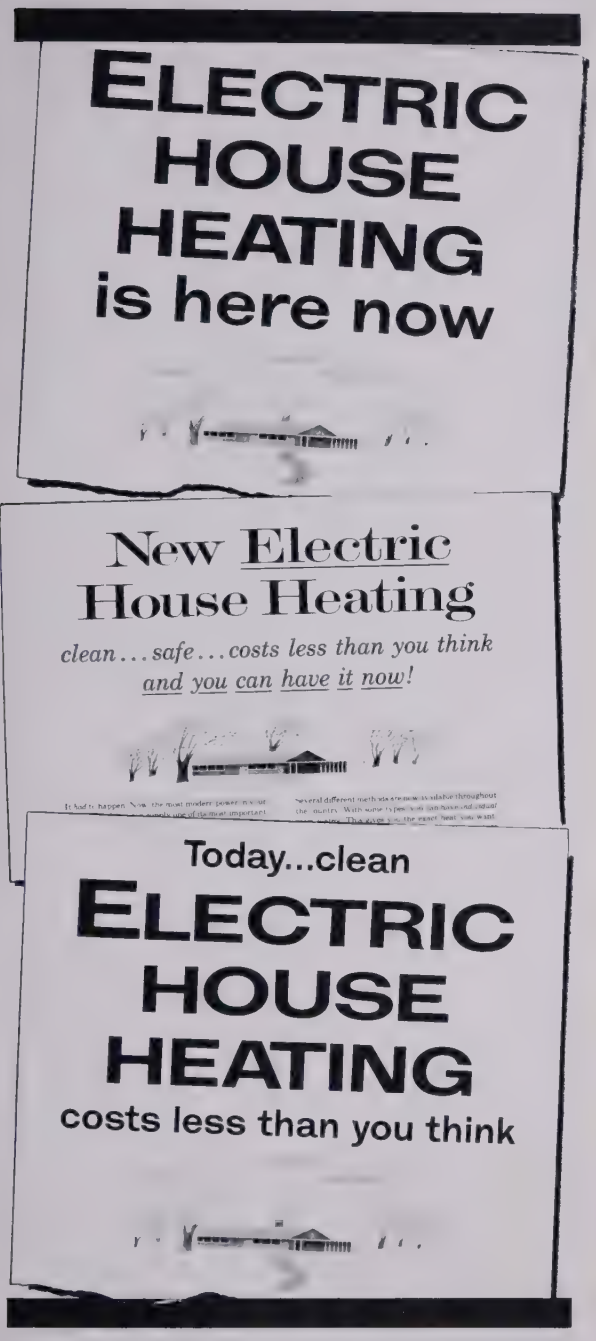
5 Electric heating is safe. No flames, no fuel to leak or store. No worry when you go away on a trip—instant heat when you return.

6 Electric heating may be combined with electric cooling for perfect year 'round air-conditioning.

. . . and electric heating is not expensive— it costs less than most people think, both to install and to operate.

BUILD MEDALLIO

National advertising in LIFE, SATURDAY EVENING POST, and BETTER HOMES & GARDENS presells your prospects



The ads are newsy and factual, spelling out all the advantages of electric heating. They will reach a total of 50 million—many of whom are your best prospects.

More than half a million homes are already heated electrically. Here's what successful builders are saying:





"Heat without dirt—that's what my customers like best about Medallion Homes," says Crawford Carrier, of Atlantic City, New Jersey. "I find this 'clean heat' angle goes over quickest with women. And after all, women are mighty important in swinging the sale . . . Customers know that the Medallion is a badge of electric quality and, of course, this reflects well on my reputation as a quality builder."



"Gold Medallion Homes with electric heating are the only kind I build," says Vernon Ayers, of Fort Wayne, Indiana. "People say they want electric heating because it's clean, it's safe, it saves valuable space, and it gives them the exact temperatures they want, room by room."

OMES . . . GOLDEN OPPORTUNITY FOR '60

NOW IS THE TIME TO BUILD FOR MEDALLION HOME SALES

INCLUDE ELECTRICAL FEATURES FOR GREATEST APPEAL
Electric kitchens, electric laundries, electric water heaters, electric house heating are most-wanted features in today's homes.

Medallion Homes sell fastest.

Over 5000 builders have already sold 100,000 Medallion Homes.

Plan now to get your share of this growing market.

QUALIFY YOUR HOMES FOR MEDALLION SUPPORT
Take advantage of the multi-million-dollar promotion and prestige behind this quality symbol. Your electric utility can give you full details.

USE THE MEDALLION IN YOUR PROMOTION
Your advertising, site signs, and promotion will gain added attention, interest more prospects—and you'll sell more houses—when you tie in with the Medallion.

SEE YOUR LOCAL ELECTRIC UTILITY—NOW

LIVE BETTER . . . ELECTRICALLY
Sponsored by Edison Electric Institute



BUILD MEDALLION HOMES . . . GOLDEN OPPORTUNITY FOR '60

NEW! NEW! NEW! NEW! NEW!

THE NEW CUTLER-HAMMER

safety breaker

CONTROL

The modern "housepower" protection you are proud to make convenient!

Home builders, now a new breaker panel that's designed to help sell your homes . . . it's the all new Cutler-Hammer Safetybreaker. Appliance-styled to match the finest kitchen equipment and finished in muted sandalwood, the new Safetybreaker can be installed on or near a kitchen wall for new safety, convenience, and economy.

No longer must the breaker panels for your homes be hidden in the basement or garage because of their drab appearance. Now you can have your Safetybreaker installed where it belongs . . . in or near the kitchen where it can serve your customers with safe, easy-to-reach circuit protection when it's needed most.

You'll find it doubly sensible to have Cutler-Hammer Safetybreaker installed in your homes. Not only will they provide extra convenience for your customers, but they will be nearer the high wattage equipment. Shorter runs of heavy duty wiring will make the installations cost less.

Be sure the plans and specifications for your homes include the all new Cutler-Hammer Safetybreaker, and take advantage of the extra "sales appeal" and economy it affords. Your electrical contractor will quickly approve your choice because he knows the Cutler-Hammer name always insures quality . . . at no extra cost.



Here's an excellent opportunity for you to cash in on the Cutler-Hammer Safetybreaker National Advertising Program that's pre-selling your customers on the advantages of convenient housepower protection. It costs you nothing. Ask for Pub. ED125- G299. Cutler-Hammer Inc., Milwaukee 1, Wisconsin.



Floor shown above—one of 11 sparkling Metal Leaf™ colors—features Copper on Buff with Bright Copper and Black feature strips. Wall Base is economical-to-install Beige KenCove®.

BUYERS WILL SEE this Kentile® Metal Leaf Solid Vinyl Tile Floor... featured in Kentile advertising that appears in Life, Look, The Saturday Evening Post, and 17 other leading national magazines, plus This Week. That's why they know and respect any Kentile Floor as a symbol of quality construction. Tie in with Kentile advertising... put this same, distinctive flooring design in your model homes. Talk to your flooring contractor. Remember: "You Get Much More in a Kentile Floor."

SIGN OF GOOD VALUE!

Let Kentile's big national advertising help you sell. Get your Free Model Home Display Kit. Write: Kentile, Inc., 58 2nd Ave., B'klyn 15, N. Y.

KENTILE FLOORS

CHOOSE FROM OVER 200 DECORATOR COLORS IN SOLID VINYL, VINYL ASBESTOS, RUBBER, CORK AND ASPHALT TILE.

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Mortgage discounts show first signs of shrinking

Signs are multiplying that the price of mortgage money is headed down. In the first place, more money is available than most experts foresaw last fall. Life insurance companies have been active buyers through the winter. And now savings banks are beginning to come back into the market. S&Ls are committing heavily—particularly on the West Coast where their 4½% rate to shareholders *(see p 56)* is netting them big deposit gains. Last year S&Ls financed 40.6% of US home mortgages—the first time above the 40% mark.

The price of short-term money (ie Treasury bills), which fell below 4% in February, has continued to 3.451%. And HOUSE & HOME's monthly sampling of mortgage prices shows March brought the first decline in FHA and VA discounts in nine months. Nobody is forecasting that the price of mortgage money will fall very far, but at least it is headed in the direction the housing industry likes.

GOP Congressmen rip Rains' $1 billion housing bill

Rep Albert M. Rains' bill to pump up housing starts with another $1 billion of Fanny May mortgages at subsidized prices (ie par) is headed on a slow course toward a Presidential veto. The House banking commitee has voted the measure out onto the floor, 18-7, on party lines. The House will probably take it up after Easter recess.

Most notable thing about the proceedings so far is the unusually vigorous denunciation of the bill in a minority report signed by nine GOP members of the banking committee. It calls Rains' plan a "$1 billion back-door raid on the Treasury" which amounts to "irresponsible spending" in the face of "no emergency" in housing. As for the cries by "liberal" Democrats about "unconscionable discounts," the minority report says: "If Congress really wants to do something, it could knock out half the GI discount if it would just [give VA interest the same flexibility as FHA has]. Maybe someday Congress will realize it is unsound to spend federal billions to rescue programs which otherwise will work under the free enterprise system if hamstringing restrictions are adjusted to realistic levels."

The report attacks Rains' claim that his $1 billion Fanny May special assistance fund "sparked the recovery in housing that pulled the country out of the [1958] recession." By year-end '58, it notes, only 8,802 homes had been built and sold under the subsidy—0.8% of the year's starts.

Politics of housing, 1960-style

Last year, organized builders decided their bread was buttered on the Democratic side *(June, News)*. They backed the housing bills boosted by self-styled "liberal" Democrats only to see two Presidential vetoes upheld. They stood apart from Administration efforts to get rid of the 42-year-old 4¼% ceiling on long term (ie over 5 years) government bonds, only to find the result was a Treasury raid on Mortgage money via the celebrated "Magic 5s" last October.

Now, signs grow that NAHB leaders are having second thoughts about their political posture. The new posture that seems to be emerging is one of neutrality, and sticking to the thing builders know best (ie building). An indication of this cropped up in January, when some of NAHB's elder statesmen fought long and fairly successfully to prevent the association from outright endorsement of a $1 billion federal mortgage subsidy, via Rep Albert Rains' bill to force Fanny May to buy that many loans at par on homes priced up to $14,500.

A much stronger indication of new thinking is the association's support for a compromise bill to let the Treasury sidestep the 4¼% bond ceiling *(see p 56)*. This should strengthen NAHB's hand in plugging for elevation of HHFA to cabinet-rank, even though here builders find themselves political bedfellows with their economic enemies: public housers and organized labor.

WASHINGTON INSIDE: The Producers' Council has decided to go ahead with a three-year, $75,000 study of building industry distribution problems that was urged on it in St. Louis last fall (*Nov, News*). Economists Reavis Cox and George Goodman told the producers then that so little data was available on the industry that it was barely possible to identify distribution problems, let alone suggest solutions . . . A straw-in-the-wind hint (but not much more) at cheaper mortgage money comes from the regional Home Loan Bank in Pittsburgh, which dropped its rate on loans to member S&Ls from 5% to 4½% for collateralized loans and 4¾% for uncollateralized, thus giving it the lowest rates of any of the 11 regional HLBs . . . FHA is dusting off Title VII of the Housing Act, which provides for insuring a minimum yield on rental properties instead of insuring a mortgage. New regulations are being prepared and sent out to the field, despite the fact that the program has found no takers since it was set up in the 1948 Housing Act. Catch now, as then, is that the maximum insured yield is only 2¾%, plus 2% for annual amortization charge on the outstanding investment . . . FHA's assistant commissioner for operations, Dan Minto, will quit May 1 to return to California where he was an auto dealer before becoming director of FHA's San Francisco office in 1958, whence he was brought to Washington last May.

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HOUSING MARKET:

Is housing headed up?

Private starts sink to 18-month low, but winter blizzards, rains may be partly to blame. Easing money for mortgages hints at upswing ahead.

The annual rate of private housing starts has slipped to its lowest level since June 1958. And chances are good that the Census Bureau's count, when it is released in mid-April, will show that they fell even lower during March.

But government and builder spokesmen agree this was almost a foregone result of last fall's dramatic tightening of mortgage money. Government housing officials remain confident that spring will bring a more-than-seasonal upturn—probably no later than May.

Says HHFAdministrator Norman P. Mason: "I estimate that the year's production will reach 1.2 million or even a few more, despite the current temporary decline. It takes some time before builders find that money is more available and then translate that finding into new building plans and actual operations. Money is now more available (*see p 55*), and in my opinion will be sufficient to support the (1.2 million) volume." Builder spokesmen concur that this year is still likely to bring 1.2 million units. Says one: "The February drop in starts reflects the inability of builders to get mortgage commitments last October through December. Last fall's predictions that money would stay tight affected builders' planning for this year. Now that may change . . ."

February private starts fell to an annual rate of 1,115,000 units (*see p 73 for details*), which left private starts for the year so far some 16% behind their 1959 pace. As usual, FHA and VA starts—which more and more economists blame for the entire roller-coaster course of housing production—are off the most. Comparing the first two months of 1959 and 1960, conventional starts are down 14%, FHA starts are down 16% and VA starts are down 33%. In February, conventional and all-cash starts were down 22.5% (to 52,248), but they have never been any higher than that in February except in 1959.

FHA applications for new one- to four-family units showed a 30% increase in February over January. But this is seasonal, not the first sign of more bustle in housing. The annual rate of both January and February applications was the same: 264,000 units.

Expectations that 1960 will be a 1.2-million-starts year are buttressed by FORTUNE's annual survey of builder intentions.

Builders themselves are "optimistically" predicting they will start 1.3 million units this year, the magazine reports in its April issue. But it adds: "More probably starts will total only about 1.2 million, though the builders have a fair record as forecasters. They were right in their optimism for 1959 when other experts were pessimistic. In recent years their forecasts have been substantially correct six years out of nine. But they were badly off in 1953, 1955 and 1956 when money unexpectedly tightened. FORTUNE calls the shape of today's mortgage market "favorable to a large volume of building" because two-thirds of starts are being financed conventionally (where mortgage interest rates are free to move with supply and demand).

Severe winter weather is blamed for both poor sales and low starts in many parts of the nation—especially where winters are often mild.

Census declines to let weather take the blame for February starts, but it may be a different story in March. Since mid-February, unusual cold, snow or rain has hampered builders from Florida to Texas, as well as in Oregon and Washington.

Don't expect FHA to cut its down payments just because starts have dipped below 1.2 million for one month.

FHA Commissioner Julian Zimmerman has indicated he would probably cut down payments—as the 1959 Housing Act permits—if housing output fell below 1.2 million-a-year. But insiders say FHA is unlikely to act until both the March and April figures are in, and then only if they show a real drop.

Moreover, by June or July Census is expected to complete its revisions of the much-criticized housing starts figures. Insiders say these may show the US has been building closer to 1.6 million units a year than the 1.2 million the outdated estimating systems permitted the government to guess. This could mean that the politicians, mostly Democrats, who have been crying that regulations should be eased to encourage more building would find their goals have already been reached under existing rules. "They'll have to shut up or raise their goals," says one Administration official. "It could be embarrassing."

MARKET BRIEFS

Housing's cost-push

The average new house will sell for 3.8% more this year than last, predicts the Home Loan Bank Board.

Most of the increase will be via mortgage discounts, which builders pass along to buyers by boosting prices, and the higher cost of suburban land, say HLBB analysts.

A survey of 2,000 S&Ls produces these 1960 estimates: the average home buyer will pay $18,365 for a new house as against last year's $17,697 (1950 average: $10,842).

Record for prefabs

Production of manufactured homes reached a record high of 132,054 units last year—a 20% gain over 1958's 110,080, reports the Home Manufacturers Assn.

This contrasts with the 80,000-unit output estimated by HOUSE & HOME (*Dec*). The latter count, however, includes only houses produced by manufacturers who sell through builders or dealers and thus does not include "shell house" production unless purchased, put up and sold by the builders and dealers.

Biggest prefab state was Ohio, according to HMA, with 20,390 prefab starts. Some 64 concerns ship into the state.

Autos vs. homes (cont'd)

Is the new popularity of foreign and economy-sized autos helping builders sell new homes? One who thinks so is Ed Hemard, New Orleans builder. He says more families are willing to live in the far outskirts of town because it doesn't cost so much any more to own and operate a second auto. And with the little car, the housewife can even find a place to park when she drives downtown to shop.

Rent control's shackles

- In New York—the last great US metropolitan center trapped in rent control—the average rent for three rooms in a controlled apartment is $54, but in a new apartment it is $141.
- The average rent of *all* controlled units is $60. Yet three-quarters of New York City's households earn over $4,000 after taxes and so should be able to pay from $75 to $80 a month for their housing. And one-third earn over $7,500, could pay $140 a month rent.
- "Control engenders a permanent 'low-rent' psychology which has important repercussions throughout the whole real estate market, including new construction. . . . Controlled tenants have no inducement to move to new quarters [so] builders are actually *discouraged* from trying to put up what the city so obviously needs—ie middle-class housing."

These were among the findings of HOUSE & HOME's sister magazine, FORTUNE, in an analysis of what 19 years of rent control have done to New York. FORTUNE noted that other US metropoli have thrown off rent control without experiencing huge rent increases. Examples: rents have risen only 28% since Chicago abandoned controls in 1953; rents have risen only 11% since Philadelphia dropped them in 1956. Concluded FORTUNE: "New York must follow [this example] if it is ever to solve its housing problem."

The biggest argument for ending controls was overlooked: in proportion to its almost-stagnant population, New York now has

more apartments than in 1939. So there would be no housing "shortage" if rent control were not creating excess demand. In 1939, with less housing per capita, people thought New York City had a housing surplus.

How few builders build how many houses? New survey leaves it unclear

A fresh picture of how few builders build the bulk of new US housing emerges from an NAHB survey.

The organized builders, whose total membership has just reached an all-time peak of 43,800, surveyed its 16,791 builder-members —the ones that actually do construction of some kind.

They found (based on 7,000 replies from the 16,791 NAHB builders) that 59% of the homes built last year by NAHB members were built by only 10% of NAHB-builders, who averaged 350 homes per builder. The second 10% of NAHB builders built 15% of the total and averaged 89 homes each. The third 10% of NAHB builders put up 9% of the total and averaged 53 homes each.

NAHB found that the "typical" NAHB builder produced 20 homes last year. Stated another way, this is the builder whose output ranked 3500th in the 7,000 builder sample; half the NAHB builders built more, half built less. Because of the huge production by the biggest builders, the average number of units built per builder last year was 60.

What this means in terms of the total housing market is open to question. In 1949, when the Bureau of Labor Statistics made the last comprehensive count of building contractors, it found 116,000 builders in the US, of whom some 96,000 built less than 5 houses a year, 106,000 built less than 10 houses and 112,000 built less than 25 houses. NAHB's survey covered only the 15% of builders (16,000) who are NAHB members.

The significant fact is that this small minority of builders, averaging 60 houses each, would appear to have started 960,000 housing units last year, or 71% of the 1,350,000 built. NAHB, in disclosing results of the survey in its monthly *Journal*, noted that in both 1958 and 1959 the top volume half of NAHB builders accounted for 92½% of all units built by NAHB builders.

Other findings:

• The "typical NAHB-builder" last year was 41 years old, had been in business 11 years, built a house that sold for $18,000. (But NAHB insists the price of the typical house is probably nearer $14,000.) Some 60% of his output was financed conventionally.

• Only 15% of NAHB-builders operate exclusively in the FHA-VA market. But 42% have no truck whatever with federal financing aids.

• Second mortgages were a big item last year. Some 27% of NAHB-builders say some of their homes carry second mortgages. 18% report using other types of secondary financing.

• 38% of builders design their own homes, but 46% hire some kind of design professional (27% an architect for a fee, 7.2% a staff architect, 12% a designer). Only 6% say they use a plan service.

• Realty brokers have a hand in selling at least part of their output for 45% of builders. Another 55% sell for themselves, or hire their own sales force. Only 23% use realty men exclusively.

• Model homes are used in some form by 54% of the NAHB-builders—a figure that is subject to question. This would mean 9,000 "Model-house builders." Local NAHB secretaries say there are less than 4,000 builders who use true promotion model houses. NAHB's findings are that 22½% of NAHB-builders use "furnished models," 18.7% use "unfinished models" (if such a shell is a model at all), 12½% say they use both.

• 42% of NAHB-builders say they take some trade-in homes to sell new ones. But only 6½% say trade-ins are involved in as much as a quarter of their business, only 10% use them for 10%.

• Their toughest problem, 45% of builders say is lack of suitable land at a reasonable price. No other problem even comes close; runners up are high construction costs (12.1%) and mortgage money (12.4%). Merchandising & selling ranks No. 4 on the problem list; and community facilities are No. 5.



SCRAPERS DIG WHAT TEXAS PROMOTERS SAY WILL BE DESERT LAKE

Land speculation: now the public is beginning to get in the act

The stampede for land in two of the nation's fastest-growing housing markets has begun to take on riotous proportions. And a third boom is growing in some of the nation's most desolate desert land. Items:

• In Costa Mesta, Calif. a crowd of 1,000 gathered in an open field and stood by in awe as 200 big-money bidders ran the price of the last parcel in what was once the sprawling Santa Ana Air Force Base up to $19,000 an acre for 250 acres. Successful bidder in the half-hour sale was Macco Corp of Corona Del Mar, which plans to put up 1,000 to 1,500 houses priced between $19,000 and $25,000 apiece in the next two years. Local realty men call the price "unbelievably high" compared with other Orange County land that has been going at $11,500-$12,000 an acre. But John Klug of Macco, contends his firm got a bargain. The land already has trunk sewers and water lines; the price includes mineral rights to 21 acres of adjoining land used for schools. "It's the third largest piece of land left undeveloped in Orange County and the other two aren't for sale," says Klug. "We first began studying it a year and a half ago, knew just what it was worth and got it for that. I guess that happens only once in a lifetime." Estimates of cost to develop the land range from a sour-grapes $5,000-an-acre to Klug's guess of $60,000 total. Under the terms, Macco pays 10% down, 10% when the bid is formally accepted, and the rest in five installments over 10 years as title is taken, with interest at 5¾% on the balance.

• In Ft. Lauderdale, Fla., nearly 4,000 persons gathered in War Memorial Auditorium to tangle in a 20-min melee of buying that disposed of 541 lots priced at $7,500 to $25,000. The buyers, from all over the country, showed up at 7:30 a.m. for coffee and rolls, watched vaudeville, heard band music and pep talks about the area's bright future.

After an hour and a half, management of Coral Ridge Properties Inc, the sellers, announced discounts on the lots of 30% if the buyers would guarantee to build in six months. Then a bell rang to signal the start of selling; buyers jammed lined-up tables against the auditorium stage, forcing salesmen behind them upon the stage, still furiously writing orders. Driving force behind the sale was flamboyant Jim Hunt, 62, ex-Air Force colonel and ex-Coast Guard rear admiral, who has built miles of Ft. Lauderdale waterfront developments in the past 15 years. He has sold as much as $4 million in lots in less than 5 min using his tent-show technique, but the $6.5 million sold last month is a record for him. Buyers receive priority cards which must redeem with cash on the line (10%, half price in 30 days, balance in two annual payments).

• In El Paso, where Arthur Rubloff last year announced plans to build "Horizon City, the metropolis of the future," land fever has hit with explosive force. Promoters are buying huge acreages of sand & sagebrush, doing a mystifyingly big business in homesites. Most spectacular is success of Gerald P. O'Leary's Wilco Subdivision, where O'Leary and four brothers bought 20,000 acres 11 mi from town, at $60 an acre, began selling 60x100 ft lots at $67.50, $7.50 down, $5 a month. The project struck such a mother lode of response that they boosted prices to $87.50, then to $137.50 with no demand letup in sight. Three weekend busses shuttle buyers to the site to watch huge earthmovers cutting streets, scooping out a 200-acre basin that will one day be a lake, says O'Leary. And O'Leary's sales staff has grown to 145 with plush quarters on two leased floors of the local Elks Club. Water? O'Leary is drilling for some, says he can tap a big supply 22 mi away if need be.

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Spring brings rush of stock issues by land companies and syndicates

Housing companies are getting to be so much a part of the stock market that they are even taking part in the seasonal March rush to SEC with registration statements. No less than a dozen filed at a time when SEC says its workload reached an all-time peak of 200 issues. Among them:

● Forest Lawn Mortgage and Investment Co of Glendale, Calif, a subsidiary of American Security & Fidelty Corp (Hubert Eaton, major stockholder), seeks permission to sell $1 million in common stock plus warrants for a second $1 million to carry on its general real estate business.

● In a $7.5 million stock swap, Sunset International Petroleum Corp has acquired San Diego's 4,000 acre San Carlos development, plans a $200 million city of 8,000 homes. An expected profit of $25 million will be set off against the firm's drilling costs, which are tax deductible under law, yelding an expected increase in net profit of $1 million this year and $2 million next.

● Goelet Corp of New York City (Henry Goelet, president) plans to offer $1 million worth of debentures and stock in combined units, to finance its commercial and apartment house operations in New York and other major cities.

● Florida-Patsand Corp, Miami, seeks registration of 1.5 million shares of common stock already outstanding so that the holders can market it if they wish. Principal stockholders are President James E. Moore, his brother, William R. Moore, and Irving Katz, executive vice-president.

● Park Royal Associates of New York City, a syndicate promoted by Benjamin Schaffer and Sidney Schwartz are planning to offer $2.2 million in limited partnership interests to the public to help finance the $8.1 million purchases of nine apartment buildings in St. Louis, Mo.

● Florida's big General Development Corp (land arm of the Mackle Bros enterprises) seeks permission to offer $12.5 million of convertible debentures to its stockholders to help finance its sprawling activities in subdividing there. Some stockholders have already agreed to buy $5.3 million of the issue.

● Public financing of mortgages will be undertaken by Public Mortgage Co Inc of Miami, (H. Barry Ressler, president) under its plan to offer $4.5 million in investment contracts in a like amount of first and second mortgages, will make its profit on brokerage fees estimated at 13%.

● Development of Washington D.C.'s Foggy Bottom will be financed by public investment if plans to offer $1.3 million in stock by American Metropolitan Investment Co (Sheldon Magazine, president) are approved. The company last year took over assets and liabilities of American Mortgage Investment Corp, which included an option on the Foggy Bottom parcel.

● Desota B. McCabe Jr of Hallandale, Fla. plans to offer about half of a proposed $1.25 million stock issue by Desota B. McCabe Enterprises Inc and retain about the same amount himself in return for properties transferred to the company. These include interests in three companies engaged in land development. Capital raised from the public sale will be used to further their operations.

● Union Financial Corp, Cleveland (A. C. Findlay, president), wants to float $4.2 million worth of common stock to help pay off a loan with which it purchased Union Savings & Loan Co.

● Consolidation of four enterprises of Sidney J. Mensh, real estate syndicate organizer of Washington, D. C. is the purpose of a registration statement of $893,000 worth of 8% convertible debentures and 40,785 shares of $1 par common. They will be used by Mensh Investment and Development Associates Inc in acquiring ownership of two limited partnerships and Mentor Investments, Inc. Ultimately the consolidated companies plan to offer stock and debentures to the public.

FHA clears itself in Alabama 221 row

After investigating itself for six months, FHA has reached the predictable conclusion that an Alabama glut of Sec 221 housing, built on land bought at handsome profits from state GOP leaders, (*Oct, News et seq.*) was not caused by any wrongdoing in its local insuring office.

Reporting on the outcome to Sen John Sparkman (D, Ala.), FHA Commissioner Julian Zimmerman said FBI, FHA and HHFA investigators conducted 127 interviews with everybody who might have been involved. "On the basis of this thorough and comprehensive investigation, it must be stated that no evidence has been developed to support a conclusion of wrongdoing . . . Many actions taken, now subject to review, were based on the judgment and discretion of various FHA employees in the Birmingham office . . . [They] may or may not be proved sound as time passes." Both Director Charles Holliman and Chief Underwriter Herschel McKinley of the Birmingham office, he said, have asked transfers, but his granting of the request should not be taken as a reflection on them.

The investigation was set off by disclosures that Republican National Committeeman Marvin Mostellar, State GOP Chairman Claude O. Vardaman, and Huntsville Developer Carl B. Thomas, were involved in sales of land to Builders Folmar & Flinn that apparently yielded profits of $1 million on an $850,000 investment over two years. Folmar & Flinn used the land to build homes, suddenly turned up last year with an unsold inventory of 1,730 houses—900 of them built under Sec 221, relocation housing authorizations that are supposedly issued only on basis of need.

LOCAL MARKETS

How Area housing is changing

Los Angeles: Builders who last year hit it right in predicting a good year for '59 are predicting an off year for '60. Tight money and spotty sales are the signs, they say. And starts for the first two months seem to bear them out. They were off 12% from the same period last year—a total of 20,170 dwelling units (single and multiple) against 1959's 23,043—a decline substantially sharper than the national. If the present rate continues, about 128,000 dwelling units will be built during 1960 as opposed to a record 159,000 for the 14 southern California counties in '59. But builders are hoping the area's growing (about 1,000 a day) population will cushion them against such a drop.

The 1959 record was a 17% gain (23,000 units) over 1958, and 7% (10,000 units) over the previous record, 1955. Seven individual counties showed all-time records—San Luis Obispo, Santa Barbara, Ventura, San Diego, Orange, Riverside and Kings—and only one—Los Angeles—showed a drop. It was the fifth straight year of decline there, and the first when the county had less than 40% of the 14-county total, though it still led with more than any other three combined.

Chief spur to the pattern of dispersal is scattering of industry among the suburbs. Most workers want to live close to the job because the area has such poor transit. Local observers see this shift as speeding the day when southern California becomes one vast megalopolis.

Among builders, tight money and land costs are still most-discussed industry problems, but some new ones are drawing attention:

1. Los Angeles has to grow up. A few years ago, only planners and builders were talking high-rise. Now, urbanization, redevelopment and the shortage of suitable close-in land for homes is spreading an interest in these topics. Meanwhile, in spite of high vacancy rates and tight money, multiple-unit builders are continuing to build, although more cautiously than in apartment boom three years ago.

2. Home builders are diversifying. A recent survey shows that 76% of homebuilder members of the Building Contractors Assn do other kinds of building too. Big ones who came from general work to homebuilding after World War 2 say that general work is accounting for more of their volume now. But a substantial number of postwar homebuilders have left the field or added new kinds of contracting. Experts say the trend will continue so builders can move from one field to another depending on market conditions, build commercial when housing is slow, and vice versa.

3. Interest in new methods and materials is growing. With labor costs still headed sky-

NEW REGIONAL REPORT

How widely housing activity varies from city to city is pointed up again by a new quarterly market analysis just started by Irving Rose's Advance Mortgage Corp. It covers ten Midwest areas: Detroit, Chicago, Grand Rapids, Milwaukee, Indianapolis, Toledo, Cleveland, Columbus, Dayton and Cincinnati.

Last year, for example, starts held about level in Grand Rapids, Milwaukee and Toledo, gained in five cities from 7% (Dayton) to 42% (Cincinnati) and fell in Detroit (12%) and Columbus (18%). In Detroit, nearly half the home financing was FHA or VA. In Cincinnati, FHA and VA were less than 10%.

"The current quarter [Jan-Mar] appears to be signalling a reversal [of the uptrend of 1959]," says the analysis. "In all but Cincinnati and Indianapolis, there has been a marked falloff from the same quarter a year ago."

For copies: write Advance Mortgage, 234 State St, Detroit 26.

ward, builders look more and more for help in cost-cutting to items like plastics that they considered only "oddities" a few years ago. More and more are wiliing to accept the need for public-education to get acceptance of such innovations by buyers.

Demand for good houses, well located and priced, is sound. But buliders report buyers are more canny than five years ago, and harder to please if they are second-timers. Says one: "The second buyer remembers the $20,000 house he couldn't afford eight years ago. He still wants it plus all the new conveniences and gimmicks—but only wants to pay $20,000 instead of the $30,000 it costs now."

Houston: Housing starts are running almost 50% behind last year's pace. Houston HBA President Gordon Neilson says many developers shy away from tracts on cheaper land outside the city lest the city immediately annex it and impose higher-cost standards. Inventory of completed, unsold homes is about 11% below a year ago.

Sales are best in the $12,000-$18,000 range with buyers showing preference for traditional design. Sales are off sharply in the under-$10,000 bracket. Builders say extra discounts on pint-sized mortgages make such houses unprofitable.

Buffalo: Builders predict output and sales will go up at least 10% this year. They point to Buffalo's much better terms for mortgage money than many parts of the nation farther from the New York-New England money center. Little trouble is expected from union wage demands.

Pittsburgh: Homebuilding is on the upswing after recession-1958 and steel-strike-1959. Builders generally predict a 5 to 10% gain in starts. Smaller builders say they are having more trouble holding their costs down than bigger operators.

New Orleans: Builders agree that a buyer's market has developed. They are not looking for price so much as location, plenty of space, attractive design and convenient built-ins. They are much more sophisticated than buyers were five years ago. They spot shoddy work quickly, are wise about looking into drainage, roads and sewers.

FHA Director Wade Sutton predicts a decrease in the volume of expensive homes, a rise in volume of homes priced under $15,000. Other builders are keeping an eye on Paul Kapelow's 5,000-site development, Terrytown, which offers fully air-conditioned homes with all-electric built-in kitchens for less than $15,000 (for the first time in the area). It lies on the west bank of the Mississippi, but a new bridge brings it to within 10 minutes of downtown. Another west bank development, with 4,000 sites, offers the works for $15,350.

Wichita is gripped by a local recession, caused chiefly by a drastic cut in the Boeing aircraft plant payroll. A builder's survey indicates home building will be off 28% this year (from 2,091 to 1,500 units). This compares with 3,142 in 1958 and 6,300 in 1954, the local peak year.

The unsold inventory of new or almost-new homes is about 1,000 units. But builders say this would melt quickly if economic conditions improve (eg easier credit, or more employment). Builders are stepping up sales efforts to try to move 3,000 homes this year, not 1,500.

How VA's frozen 5¼% interest rate stunts a rich housing market

Should Congress extend the VA home loan program for World War 2 veterans beyond its expiration date on July 25? Should VA home loan benefits be extended to peacetime veterans on the same basis as wartime vets?

Both questions are being raised in Congress this year. So far even housing industry groups have been strangely silent. The reason seems clear: VA's politically frozen interest rate is locking housing out of this once rich market. So nobody cares very much.

Across the country, as housing moves into its spring push, HOUSE & HOME's 16-city survey of mortgage markets shows VA loans in a nosedive. With a few local exceptions, activity is reported off 60-90%. The supply of houses with available VA financing is dwindling rapidly. In some areas, it won't last through the summer. And VA appraisal requests fell for seven months in a row from 27,164 last June to 11,070 in December. They rose to 11,166 in January. The trend continued in February, to 12,868, but it was miniscule compared to the 30% seasonal increase that FHA is showing.

VA's own loan guaranty officers predict that if the present situation continues, VA will make only 150,000 loans this year—less than half the 360,000 they would expect if the loans could be made at "moderate or no discounts."

Logic of disinterest

So it is not illogical that Rep Olin E. Teague (D, Texas), chairman of the House Veterans Affairs Committee, has found almost no interest among housing groups in testifying at hearings on his pending legislation to extend home loan and education benefits to peacetime veterans.

The situation looks so shaky now that he hasn't even scheduled hearings on another bill to extend World War 2 veterans' entitlements to 1965. This measure would also let VA issue $5 billion in debentures (and use up to 25% of the National Service Life Insurance Fund to buy them) for direct loans to areas where VA money is "short." The idea is kin to NAHB's proposal to invest NSLI funds in Fanny May debentures for the same purpose.

The Administration opposes all of these plans. It argues that peacetime veterans need no housing benefits because 1) they aren't at the same competitive disadvantage as wartime vets in scrambling for housing, and there is no scramble now anyhow; 2) most peacetime vets are so young they haven't started families when they are discharged. It opposes using NSLI funds for mortgages on grounds that it will set a poor precedent for using these funds for other kinds of capital improvements, impair their liquidity—and complicate Treasury financing, where the funds are now invested. It takes the not unreasonable position on World War 2 veterans that you can't have rehabilitation forever.

Push of politics

But election-year politics favors the measures. The Senate has already passed a peacetime veterans' bill. Some of its provisions will doubtless be cut in the House, but the home loan program isn't one. Only real controversy is over education benefits (a straight subsidy), even though VA Benefits Director William J. Driver estimates home loans for this group will cost $40 each—some $40-$50 million over 14 years if the expected load of applications comes in. In sum, Congress is not likely to vote against veterans—peacetime or World War 2—in an election year, unless the housing industry lets the program go by default.

VA estimates that perhaps 40% of the 9 million World War 2 veterans who have not used their home loan benefits still do not own a home—and many more might be candidates for a second purchase. But those who are second-time prospects are locked into their houses by deep discounts forced by VA's low interest rate.

Big potential

How rich the market might be—even without World War 2 vets—is shown by VA Loan Guarantee Director Phil Brownstein in a profile of the still relatively-untapped Korean GI market:

Only 13% of the 5.5 million Korean GIs have used their loan entitlement in the seven years it has been effective. Last year was the first when more (55%) GI loans went to Korean vets than to World War 2 vets. By contrast, in 1958, only 46% were Korean loans. "All signs point to larger use of GI loans by Korean vets," says Brownstein.



So far, about one-third of World War 2 vets have used their entitlements. If K-vets follow suit, it would produce a volume of 200,000 houses a year for the five years the program has to run (until Jan 31, 1965). And if 40% use their entitlement, as seems possible, it would produce 300,000 houses a year for the period—a level equal to the 1957 VA volume. Average age of Korean vets is under 30—80% were 25 to 34 inclusive as of June 30, 1959—and average age of the GI home buyer sampled in 1956 through 1958 was 32. So most Korean GIs are just about in the homebuying age group.

Dim outlook

But, says Brownstein, "It seems unlikely in the months ahead that we will see any easing in the interest rate pattern—at least not enough to produce investor acceptance (of VA 5¼% loans)."

How rich the VA market has been in the past (when its interest rates could compete for money) was shown by Driver in reviewing the program for the House housing subcommittee: as of December 31, VA had guaranteed or made more than 5.5 million home loans totaling more than $48 billion. More than 25% have been repaid in full, and only about 1% resulted in foreclosure. In the past 10 years, GI loans have financed 2.3 million new houses—about one in every five starts.

But as housing moves into its spring push and VA stays behind, the program seems to stand as a prime example of how politically-frozen interest rates hinder 1) fulfilling US housing needs and 2) the building industry itself from achieving more stable output with all its promise of lower costs.

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SEGREGATION:

Racial quotas held illegal in federal test case

Builder Morris Milgram's running battle to drop interracial subdivisions on the outskirts of the nation's major cities has been given a sharp jolt by a federal judge who questioned the legality of Milgram's racial-mix controls.

In Chicago, District Judge Joseph Sam Perry handed down a 76-page opinion dismissing Milgram's civil rights suit against the suburb of Deerfield for trying to block his plans for a 51-house development there (*Jan. News*). Perry said motives of the Deerfield Park Board which seeks to condemn the site for a park could not be questioned "when the sovereign speaks directly—that is, when the people vote as they did in this case [to build the park]." Then he took a swipe at Milgram's technique for keeping the racial mix at no more than 20% Negro by retaining first refusal rights to resales of houses: "If there is to be controlled or forced integration, it is most certainly a matter for action by the people through their government, not by a private corporation. . . . A party who plans . . . [such a system] cannot seek damages in a federal court for any interference . . ."

Perry also said the developers have remedies in county courts to block the condemnation, added "nothing in this finding should give comfort" to segregationists.

But the park board showed no signs of relenting. Said one commissioner: "There will be a park on that spot by next summer."

Undaunted, Milgram announced he would appeal and that construction would continue. Meanwhile another Modern Community Developers' subsidiary, Meadow Homes Inc, announced it has optioned 27 acres, plans to build 101 houses near Waterbury, Conn.

Realtors rap Philadelphia kit for Negro home buyers

Philadelphia's Commission on Human Relations has stirred up a row with realtors.

Cause: a kit of instructions the commission has just issued to potential Negro homebuyers. In addition to information on financing and selecting homes, the kit contains a booklet advising Negroes (who constitute some 25% of the city's 2 million population) to go out of their way to buy homes in all-white neighborhoods. Urges the booklet:

Avoid ghettos. "To break the stubborn pattern of segregated housing, many Negro citizens must have the courage to live in 'new' neighborhoods."

Realtors cry this constitutes official encouragement for blockbusting. They accuse the commission of inciting social unrest.

TAXES:

NY report shows how slum clearance could support itself

Are federal subsidies for slum clearance and redevelopment necessary?

No, says a report just handed to New York City authorities, if the city would put its net tax gains from redeveloped areas into a fund to buy more sites.

This finding of a tax policies committee of the influential Citizens' Housing & Planning Council is based on a study of ten redevelopment projects under way long enough for assessed value of the projects when finished to be clear. The completed projects will return $5 million a year more in taxes than the same areas did before redevelopment—even after deducting $75 million worth of new tax-exempt uses like co-op housing and educational or cultural structures.

Gross cost of the ten projects including planning was $109.5 million. Some $25 million was recovered by selling the land, leaving a $84.5 million subsidy to be split between city (⅓) and federal government (⅔).

This, says the report, means the net tax gain "would repay the city's costs in six years and all public costs in 18 years. If the net taxes could be dedicated to a special land-acquisition fund, the Title I program could be made self-liquidating."

The report also makes these points:

Assessors seem to think run-down slum buildings are just as valuable as non-slums.

A comparison of the proportion of assessed value credited to improvements against that given to the land shows that among 12 redevelopment areas, the average ratio was the same as for the entire borough of Manhattan. In the slum areas, improvements accounted for an average of 51.9% of assessed value; in the entire borough, they accounted for 53.3%.

"In the light of the general assumption about slum properties, namely, that they consist of miserable buildings resting on highly valuable land, finding that their land use ratios are almost exactly those of the entire borough was startling," says the report. "From this, one might conclude that either: 1) the condemned properties are typical of all Manhattan, hence the borough is one huge blighted area, or 2) the condemned properties were in good condition—not blighted—hence should not have been destroyed." Since both are obviously wrong, says the report, getting the right answer is of "tremendous importance" but calls for much more investigation.

Land costs, especially in land-shy Manhattan, must be brought down.

Average gross cost of land in 12 projects was $11/sq ft, or $1,401 per rental room, $5,338 per dwelling unit. Net cost to sponsors after writedown was $2.43/sq ft, or $309 per room, $1,178 per dwelling unit. "Among the difficulties besetting the housing field, undoubtedly the greatest single one is the cost of land, especially in Manhattan," says the report. "Any long range program for increasing and improving housing must have as one of its primary objectives the reduction of land costs."

Inconsistent assessment policies, favorable income tax provisions and high condemnation awards tend to keep land prices up.

"Condemnation awards for projects studied ran nearly 66% above assessed values. Making allowance for equalization (a reduction from market value to even out the tax load between areas) this means they were about 50% above market. Either 1) the assessments are too low; 2) the awards are too high or 3) both conditions exist to a degree." Equalization itself seems out of gear, with assessed values ranging all the way from 36% of market to 88% depending on borough—and liable to fluctuations that raise taxpayers' ire (*see Housing Camera, p 60*). Furthermore, the report says, income tax provisions that let property owners deduct allowances for depreciation of their property encourage blight: the slum landlord, whose rents do not depend on the condition of his property, pockets the depreciation allowance. Then, when the building is written down to nothing, he can still sell it at a price based on its big rent roll.

Exempting new housing from real estate taxes will make construction skyrocket.

In the 1920s, the committee found, in an almost identical housing situation—high interest rates, threat of blight, emigration of the middle class to the suburbs —such exemption for ten years "broke the housing deadlock" and quadrupled dwelling construction—with a general increase in construction that about offset the loss in tax revenues from exemption.

Some exemption is now offered some middle-income housing enterprises, under state laws. But the report recommends its extension to all new housing, to a maximum of $15,000/dwelling unit.

A better overall answer might be to shift all taxes to land and ignore the improvements.

Thus taxes would be based on the "best use" value of land and blight would be made unprofitable. The shift could be made over a period of time to avoid serious economic jolts to landowners.* Considered for New York City in 1915, the idea was rejected after study because 1) it was feared that untaxing buildings would lead to overuse of the land and undesirable densities and 2) it would be unfair to owners of property where land value exceeded that of buildings. But the report suggests that the first objection be met by setting a top limit on improvement value that would not be taxed, taxing the excess at the same rate as the land so overbuilding would be restrained. The second objection, it says, seems to be met by a big shift in the ratio of land/use values since 1915. Then the city-wide average was (on 1914 assessments) 61.5% land/38.5% improvements. Now it is 37.1% land/62.9% improvements.

The committee cautions that considering how land/use values are phonied up by sloppy assessing the effect of adopting the land tax is almost impossible to predict without much more study. "It is our considered opinion . . . that the idea of exempting all improvements from taxation has much to recommend it . . . We recommend that the city sponsor a study [to] re-evaluate the Graded Tax Plan in the light of all available facts," says the report.

*Such a plan has been in effect in Pittsburgh and Scranton, Pa. for years and last November it was extended by a new law to 47 third-class cities as a local option.

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There are Sound Reasons for Confidence in RESIDENTIAL FIRST MORTGAGES as an Integral Part of Investment Portfolios

RENEWED CONFIDENCE in the housing industry, America's largest, is apparent everywhere. Talk about inflation and "tight money" is dying down. Investors now regard residential first mortgages . . . FHA-insured, VA-guaranteed and Conventional . . . with their *high* fixed-income yields . . . as attractive investments. Mortgages on new homes with yields around 6% . . . average mortgage life of about 12 years . . . and monthly retirement of the investment . . . are especially desirable for pension and retirement fund portfolios.

PENSION TRUSTEES regard these advantages, and others, as logical reasons for including *selected* residential first mortgages in their portfolios. The question usually arises: *Where* do we procure a diversified selection? *The answer:* Through a reliable, experienced servicing agent . . . who can present quality offerings, then service them at relatively minute expense to the investor. Pension trustees who have investigated the subject now know: *there are no complications, no necessity to increase personnel or add a mortgage department.*

MORTGAGE ASSOCIATES' experience in this specialized field, over a generation, has involved mortgage procurement, selection and servicing for an impressive investor clientele. Currently we are originating and delivering mortgages to pension and retirement funds in blocks ranging from $100,000 to $4,000,000 or more. These mortgage products are "tailored" to the precise requirements and preferences of each portfolio we serve.

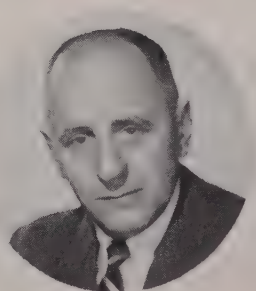
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INVESTORS INTERESTED in Wisconsin residential first mortgages should familiarize themselves with the state's recently enacted foreclosure law amendments . . . reducing redemption periods to about six months . . . which has created a much more favorable mortgage investment climate in our home state. *Consult us for details.*

Mortgage Associates will be pleased to answer inquiries, from pension trustees and other corporate and private investors, regarding its complete mortgage finance services. Each inquiry will be answered, fully and promptly, by an officer. *Kindly state full details in your first letter.* We also welcome personal visits, by appointment, at our main offices in Milwaukee.

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MORTGAGE MARKET:

Discounts drop in some areas, hint that price ease could be on the way

The mortgage market has taken a small but dramatic turn for the better.

Discounts are dropping in enough cities to suggest that a reversal of the nine-month-old trend to tighter and costlier money is under way, at last. For nearly four months, FHA and VA discounts have been on a plateau while mortgage men pontificated that the money pinch was "bottoming out." Now, indications are that the mortgage market has reached the other side of the bottom, where prices go up and discounts go down. In HOUSE & HOME's monthly survey of 16 cities, discounts were ½ to 1 point lower in five areas for FHAs, in four for VAs.

In Washington, FHA minimum-down immediates moved up from 96 a month earlier to 96½; VA no-down immediates went from 91 to 91½. For both, activity was brisker. In Los Angeles, FHAs went from 94 to 94-95; VAs rose from a straight 90 to 90-91. In San Francisco, the bottom edge of discount ranges moved up—from 94-95½ for FHAs and from 90½-91½ for VAs. Boston savings banks report ½-point increase for out-of-state FHAs from 94½-95½; VAs rose from 90½-91½ to 91. No city reported bigger discounts. Typical of the month's mood was the report by Vice-President David O'Neill of Jay F. Zook Inc, Cleveland, that while FHA immediates remained at 96-97, "the 97 is a little easier to come by now, and an easing in prices seems to be in the wind."

House Home exclusive

Conventional rates, usually slower to reflect changes in the market, are showing signs of softening.

In Detroit, the rate is still 6-6½%, but the lower edge is firming as the usual price. Chicago savings banks and S&Ls, which were asking 6¼-6½%, now are down to 6-6½%. In Los Angeles, insurance companies which were at 6¼-6½%, now are asking 6-6½%; S&Ls, flush with deposits, have edged down from 6.6-7.2% to 6.6-7%.

Money will grow more and more available in the months ahead, experts agree. Will this lead to more discount shrinkage?

Could be. Economists disagree. Says Dr. James J. O'Leary, economic director for the Life Insurance Assn: "The crystal ball has seldom been so cloudy." But he predicts that pressure for funds will keep interest rates at around present levels the rest of the year. But Economist Leon T. Kendall of the US S&L League, pointing to the fact that S&Ls have stepped up commitments to builders for the first time since last July, says: "More and more lenders are becoming convinced that the peak in mortgage rates has been reached and that the months ahead will bring some easing in the price and availability of mortgage funds."

Many who earlier painted a bleak picture for mortgage lending are reconsidering. One reason: demand for money to finance business expansion has not reached expectations. And consumer spending dipped due to bad weather.

Key to whether the current signs of a price ease is a short-term aberration or a long term trend is probably what happens in April. Vice President Robert M. Morgan of the Boston Five Cents Savings Bank offers this advice: watch government bonds and the stock market very closely this month. If US Treasury bill and bond yields remain lower and the stock market doesn't snap back, the chances are good that a major swing in the mortgage market is in the works. At midmonth, 91-day bill yields tumbled to 3.451%, lowest in seven months.

Savings banks, cheered by their first increase in deposits since last fall's Magic 5s, are coming back into the mortgage market.

For February, deposits showed a net gain of $35 million. This is far below the February '59 increase of $130 million. But it is an abrupt switch from last January's net loss of $68 million and the deposit runout last fall. The return of the savings banks has not been dramatic. One bank economist calls it "a subtle re-entry." But to mortgage bankers who have been crying that the savings banks were dead, it is another optimistic portent.

New York state home builders have almost half of the estimated $1 billion they want to build one and two-family houses this year. The Savings Bank Assn of NY gives this commitment breakdown: FHA loans, $107 million; VA, $110 million; conventional, $260 million. Based on an average mortgage of $13,700, they will build 35,000 houses.

The shock of losing deposits unexpectedly when federal financing changed course may have a long range effect on savings bank mortgage buying. More and more are pondering whether to stress immediates, make many fewer commitments. For mortgage bankers, this raises a big question: will they be able, via their own inventory or warehousing, to fill savings banks' need for immediates.

ABCs of SBICs

Minimum capitalization: $150,000.

Government aid: $150,000 in matching equity capital (as subordinated debentures), plus another $150,000 as 5% ten-year loan.

Tax advantages: losses are ordinary losses for income tax, but income from stock held in other corporations is tax-free (instead of 85% taxfree) and SBICs are exempt from holding company tax penalties on undistributed income.

Self-dealing: regulations forbid it, but SBA is lenient in approving lending policies which come close. Prior approval is essential.

Estimated time & cost to form: two months, $5,000-$7,000.

Maximum permitted interest charge: 15%, including discounts and fees.

Trade association: Natl Assn of Small Business Investment Companies, 537 Washington Building, Washington 5, D.C.

Small business investment companies catching on as source of hard-to-get loans

Builders and mortgage men are beginning to make significant use of a new government aid to get money for hard-to-finance items like land development and underground utility installation—or even working capital.

It is the small business investment corporation. SBICs were authorized by the Small Business Investment Act of 1958. But builders who have followed the situation closely say the Small Business Administration's administrative regulations were too restrictive until recently. Items:

- An SBIC had to have at least 10 stockholders, none of whom could hold more than 49% of the stock.
- An SBIC could not make deals with companies in which any of its officers were 10% stockholders or with officers or directors holding more than 10% of the SBIC's stock.

Now, the rules have been amended to permit state-chartered SBICs be formed by as few as one stockholder. And SBA will let housing industry groups use them to serve their customers. Three cases illustrate the possibilities that have opened up:

1. Prefabber William B. F. Hall of General Industries is forming General Equity Investment Corp as an SBIC to lend his own dealers equity capital and money to develop land. He figures his SBIC—first in the prefab industry—will help him expand his dealer organization. Hall and a dozen other investors (most of them the same men who had been forming syndicates with him to make land development loans) put up $150,000 capital, got approval of their organization and lending policy from SBA in Washington. SBA is matching their $150,000 with another $150,000 of subordinated debentures, will also lend them a second $150,000 at 5% for ten years. With this $450,000 start, plus commercial loans or perhaps a stock issue, Hall figures he can pyramid his $150,000 capital into $1 million of loans.

The government will let Hall charge up to 15% interest—including fees and discounts. (Neither the law nor the regulations impose an interest ceiling on SBICs, but the SBA will not approve applications unless the company adopts a 15% interest ceiling.) An SBIC may not make a loan bigger than 20% of its capital. This will limit Hall to $60,000 ini-

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tially. He figures most loans to prefab dealers will be almost that big. To finance land, he'll use collateral loans. For working capital, he expects to issue convertible debentures. His approach to interest rates, says Hall, will be this: "We hope to charge less than the maximum and take a bigger share of the profit. Suppose a prefab dealer has $10,000 cash but needs $10,000 more working capital to build a subdivision of our houses. We take $10,000 worth of convertible debentures, which gives us the right to buy a 50% interest in his corporation. If he builds a successful subdivision, he may double his corporation's net worth. Legally, we could stay on his back and remain a 50-50 partner in his success. This is the great stumbling block in private arrangements for equity financing. But we will have a policy of letting the dealer buy that convertible debenture back—but at the new fair value. Of course, if the subdivision fails, we won't get much of anything back."

2. After 12 years in homebuilding (1,600 homes), Builder Lloyd J. Mistrot has decided there is more profit in lending than construction. With his brother, Jack, and Attorney-accountant J. Wilfred Leblanc, he has organized the first small business investment company in New Orleans with a minimum $303,000 capitalization, half from SBA.

"Our plan is to finance people connected with home building," he says, like subcontractors and other builders. "I know what they are up against, whether they can make a success of a particular job. So it's going to be 100% easier to get money from me than from a bank." Because Louisiana has an 8% usury limit, Mistrot will impose service charges and discounts to boost his yield to 11-15%.

3. Mortgage Banker George DeFranceaux of Washington, who organized one of the nation's first SBIC's *(Apr '59, News)*, has found it so promising he floated a $1.1 million stock issue in January to expand. Now, he has 700 stockholders, some $1,450,000 capital. His Allied Small Business Investment Corp went into the black at the end of 1959, will wind up its first fiscal year with a profit, he says. At midmonth, he had $1 million in loans committed, and two-thirds of it disbursed. Typical loans (mostly at 13%: financing utilities in a subdivision, debentures on an apartment house, secured loans (or convertible debentures) to finance builder purchase of raw land. "We set the price at which the builder will buy the land back from his land company for his building company before we make the deal," explains DeFranceux. "So the builder knows exactly what our profit will be before he signs up."

Adds DeFranceaux: "I think this setup has a big future." Agrees Prefabber Hall: "It's perfect to funnel money into small building businesses."

Coast S&Ls woo eastern money but 4½% rate squeezes profits

California savings & loans are feeling a squeeze on earnings—a result of their Jan 1 boost in dividend rates from 4¼% to 4½%.

One reason: the boost came simultaneously with a Home Loan Bank Board ruling that no S&L may get more than 5% of its savings through a broker. Shutting off this ready source of eastern money has left some California S&Ls with less money to lend while paying more than ever on their savings. (In San Francisco, on the other hand, some big S&Ls are growing so fast they are scampering to put all their money to work.) Even at the current 6.6 to 7% rates charged for conventional loans, the S&Ls are not earning enough to compensate for older low-interest loans in their portfolios.

Vice President Franklin Hardinge of the California S&L League predicts the reserve ratio for California S&Ls may drop from 8 to 7½% this year because many will be unable to add as much as usual to their reserves.

In Los Angeles, where the squeeze is particularly acute, some S&L executives predict the 4½% rate may have to be slashed. Admits one: "If something doesn't break soon we may have to go all the way back to 4%. The only way to bring up earnings now is with fees, and that hits the public. We certainly can't justify 4½% dividends at 6.6% interest rates."

History runs against such a move. In recent decades, S&Ls have not cut interest paid shareholders except in war or depression. Moreover, say S&L sophisticates, if the government lifts the 3% interest ceiling on time deposits in commercial banks, today's high-rate structure may well become frozen in.

San Diego S&Ls maintain that fewer of them are in the same earning squeeze as has happened in LA. Reason: a particularly heavy demand for home loans coupled with interest up to 7.2% and discounts up to 5 points.



BAIT FOR THE SAVINGS DOLLAR

Cut off from broker money, more and more S&Ls are soliciting savings in the east through newspaper advertising (favorite media: New York *Times*, Wall Street *Journal*, *Christian Science Monitor*). The campaigns have paid off, agree S&L men. The volume of money obtained through advertising doesn't measure up to that once available through brokers. But it doesn't cost as much; the ads are cheaper than the brokers' fee (around 2%).

Most S&L men keep their advertising costs a secret, but agree that out-of-state solicitation takes 10% to 15% of their ad budgets.

President Earl M. Grant of Watts S&L, who has a $25,000-a-year advertising budget and now spends most of it out-of-state, says that in the first four months of last year he got $1 million through brokers compared to only $270,000 the first two and a half months of this year. President N. C. Hayhurst of Fidelity Federal of Glendale says his ad budget has been stepped up 10% to compensate for lack of broker money. He adds: "Some of the people who complained most about broker money are now taking it themselves."

Here and there are signs of disenchantment. Says President J. K. Bailey of Los Angeles Federal, an advertiser in the east for three years: "If our competitors are going to do it in volume, we'll stop. For awhile we were the only ones in the *Journal*. It was quite a bargain then."

Vice President George Leonard of Great Western S&L says he is getting 8½ to 9% of his new deposits from the east through ads, compared to more than 15% he got from brokers. He considers the situation satisfactory, but he adds: "If interest rates on savings go up in the east, I'll quit advertising. We need a 1% differential to attract savings here."

Leonard and Bailey are exceptional. Other S&L men indicate they have not considered giving up the pursuit of the eastern savings dollar.

MORTGAGE BRIEFS

Usury laws (cont'd)

Legislatures in Virginia and Kentucky have defeated measures to ease their 6% usury ceilings. But the Virginia legislature has passed bills permitting S&Ls and mortgage bankers to charge service fees of 1% and 2% respectively.

In Delaware, a similar bill is pending. It does not specify amounts, but says that service charges, fees and discounts are legal so long as the interest specified in the note is no more than 6%. Nine other states have 6% usury laws, but some have similar loopholes to boost yield above the limit.

NAHB reverses stand on bonds

NAHB has decided to back the Administration's effort to persuade Congress to lift the 4¼% ceiling on long-term government bonds.

As things stand now, builder leaders have decided, the Treasury will have to continue to invade mortgage funds to refinance the national debt. And that means tighter mortgage money and higher interest rates, they warn.

NAHB's new position was spelled out at mid month in a special four-page Washington *Letter* to its 43,800 members signed by President Martin L. Bartling Jr.

He urged NAHB to back HR 10,590, a compromise bill which will not repeal the 4¼% ceiling but will give the Treasury some leeway to get around it. Specifically, it would: 1) let the Treasury refund outstanding bonds in advance of maturity at discounts which will not be counted in applying the 4¼% limit; 2) let the President authorize the Treasury to issue new bonds at interest over 4¼% up to 2% of the national debt per year and 3) let the President authorize the Treasury to offer savings bonds and special issues of government bonds to government trust funds at more than 4¼%.

Bartling noted that the Treasury must refinance some $80 billion worth of securities this year. At the same time, interest rates have soared so high that it cannot now offer a bond for more than 5 years, because the 4¼% ceiling would bring no takers. "If it (the Treasury) can only go into the short-term market, we are bound to suffer severely," Bartling wrote. Why– "The rates it has been paying (and unless HR 10,590 is passed, the

rates it will probably have to pay in the future) are so high that the Treasury's unavoidable financing activities are draining money out of the very institutions on which we must rely for mortgage credit." As a sample, Bartling noted that the Magic 5s issue of last fall "effectively took away large sums of mortgage money from savings banks, savings & loans and other mortgage lenders." He warned: "Lenders must be able to plan their future commitments to builders with greater certainty of having funds available and without fear of being 'raided' by Treasury financing. Stability in the mortgage market required stability in the general long-term investment market. . ."

Treasury's position

In backing the compromise plan to sidestep the 4¼% long-term bond ceiling, NAHB President Bartling echoed many of the arguments advanced by Treasury Undersecretary Julian B. Baird three weeks before at a meeting where he shared the rostrum with Bartling.

Baird spoke at the sixth annual conference of the Group V Savings Banks Assn in Brooklyn. He said flatly: "There will be more mortgage credit available with the ceiling off than with it on. In addition, the cost of interim financing should be lower."

Why so? Interest rates are now so high the Treasury is forced to confine its borrowing to the short-term market. Result: unnecessarily high short-term interest rates (higher than long-term rates, in fact) which have siphoned individual deposits out of savings accounts where they otherwise would have been invested in mortgages. Added Baird: "The injury to the mortgage market is substantially greater than the actual withdrawal of savings, since institutions hesitate to make future commitments to buy mortgages until they can further appraise this continuing drain."

At midmonth, the compromise bill had cleared only its first legislative hurdle: the House ways & means committee. It faced an uphill fight on the House floor and still more trouble in the Senate, which is loaded with easy-money Democrats.

Bond swap lays an egg

Fanny May toted up results of its second offer to exchange GI mortgages for US Treasury bonds. The arithmetic was sad: A thumping $70 million short of the goal.

In response to Fanny May's offer of $200 million 4% mortgages, only $130 million in non-marketable Series B 2¾% bonds were turned in by investors. In last year's swap, Fanny May offered $150 million, drew so many takers that ultimately $188 million was exchanged. The average bid this year was $101.28 in face amount of bonds for each $100 of unpaid mortgage principal (and Fanny May was grabbing anything at par or over) whereas last year the average was $102.03.

The bond swap, which cuts the national debt and so helps balance the federal budget, continues to draw opposition from Congressional Democrats who claim Fanny May thus loses millions in future interest. The Rains housing bill (*see p 47*) would flatly prohibit such maneuvers. Ironically, in 1953-54, Fanny May was ordered by Congress to do much the same thing in the now defunct one-for-one deal. In that instance, builders who wanted to get a commitment good for a year could buy a mortgage from FNMA's portfolio. Builders liked it because they were assured of mortgage money but Fanny May figures it lost $7½ million in interest.

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MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME *the week ending March 11, '60.*

FHA 5¾s (Sec 203) (b)							VA 5¼s					Conventional loans		
	New Construction Only				Existing			New Construction Only						
FNMA Scdry Mkt [xy]	Minimum Down* 30 year Immed	Fut	10% or more down 20-25 year Immed	Fut	Min Down 25 year Immed	City	FNMA Scdry Mkt [xy]	No down 30 year Immed	Fut	5% or more down 20-25 year Immed	Fut	Comm. banks, Insurance Cos.	Savings banks, S & Ls	Construction loans * Interest +fee
96	96-97	95-97	97-98	97	95-96½	Atlanta	92	91[b]	91[b]	91[b]	91[b]	6-6¼	6-7	6-6½ + 2½
97	par-101[o]	par-101[o]	par-101[o]	par-101[o]	par[m]	Boston local	93	98	98	98[b]	98[b]	5½-6	5½-6	5½-6
—	95-95½	95-95½	[a]	[a]	—	out-of-st.	—	91	91[b]	[a]	[a]	—	—	—
96	96-97[b]	95-97[b]	96-97[b]	95-97[b]	96-97[b]	Chicago	92	90-92[b]	90-92[b]	90-92[b]	90-92[b]	6-6½	6-6½	6¼-6½+1½-2½
96	96-97	95[b]	96½-97	95½-96	97	Cleveland	92	91	[a]	92	[a]	6-6½	6-6½	6½ + 1-1½
95½	95-97	94½-97	96-98	96-97½	95-97	Denver	91½	92-93[b]	91-93[b]	91-93[b]	91-93[b]	6-6½	6-6¾	6½ + 1-2½
95½	96-96½	96	96½-97	96½	88-95[bn]	Detroit	91½	92-92½	92	92½-93[b]	92½	6-6¼	6-6¼	6½ + 1½
96	95½-96	94-95[b]	96½-97	96½-97	96	Houston	92	91½-92	[a]	91½-92[k]	[a]	5¾-6½[o]	6-6½	6½-7 + 1½-2
96	95-96	95-96	96-97	96-97	94-95	Jacksonville	92	91-92	91-92	92-93[b]	[a]	6-6¼	6-6½	6½ + 1½
95½	94-95	94-95	96-96½[bf]	96-96½[bf]	94-95[s]	Los Angeles	91½	90-91[b]	90-91[b]	[a]	[a]	6-6¼	6.6-7	6 + 1½-2[o]
96½	96½	96	97	97	96½	Newark	92½	[a]	[a]	[a]	[a]	6	6	6 + 1½
97	97[b]	97[b]	97[b]	97[b]	97[b]	New York	93	93[b]	93[b]	93[b]	93[b]	6[k]	6[b]	6 +1-2[b]
95½	95-96	95[b]	97-97½	[a]	95-96½[j]	Okla. City	91½	91½-92[b]	90[b]	91½-92[b]	[a]	6-6½	6¼-6½	6½ + 1-2
96½	97-98	97-98	97-98	97-98	97-98	Philadelphia	92½	[a]	[a]	[a]	[a]	5¾-6	5¾-6	6 + 1-2
95½	95-95½[k]	95-95½[k]	96-97	96-97	94½	San. Fran.	91½	91-91½[d]	[a]	[a]	[a]	6¼-6½	7.2-7.6	6-7.2+1½-2½[b]
96	93-97	92½-97	93½-97	93½-97	91½-97	St. Louis	92	[a]	[a]	[a]	[a]	5¾-6½	6-7	6-6½ + 1-2½
96½	96½	96½	97½	97½	96-97	Wash., D.C.	92½	92	92	93	93	6	6	6 + 1½-2

**3% down of first $13,500; 15% of next $2,500; 30% of balance.*

- Immediate covers loans for delivery up to 3 months; future covers loans for delivery in 3 to 12 months.
- Quotations refer to prices in metropolitan areas; discounts may run slightly higher in surrounding small towns or rural zones.
- Quotations refer to houses of typical average local quality with respect to design, location, and construction.

SOURCES: Atlanta, Robert Tharpe, pres, Tharpe & Brooks Inc; Boston, Robert M. Morgan, vice pres, Boston Five Cents Savings Bank; Chicago, Murray Wolbach, Jr, vice pres, Draper & Kramer, Inc; Cleveland, David O'Neill, vice pres, Jay F. Zook Inc; Denver, C.A. Bacon, vice pres, Mortgage Investment Co; Detroit, Harold Finney, exec vice pres, Citizens Mortgage Corp; Houston, Everett Mattson, vice pres, T.J. Bettes Co; Jacksonville, George Dickerson, vice pres, Stockton, Whatley, Davin & Co; Los Angeles, Robert E. Morgan, exec vice pres, The Colwell Co; Newark, Arthur O. Pulis, Jr, pres, Franklin Capital Corp; New York, John Halperin, pres, J. Halperin & Co; Oklahoma City, M.F. Haight, first vice pres, American Mortgage & Investment Co; Philadelphia, Robert S. Irving, exec vice pres, W.A. Clarke Mortgage Co; St Louis, Sidney L. Aubrey, vice pres, Mercantile Mortgage Co; San Francisco, Raymond H. Lapin, pres, Bankers Mortgage Co of Calif; Washington, DC, Hector Hollister, exec vice pres, Frederick W. Berens Inc.

Footnotes: a—no activity. b—very limited activity. c—commercial banks do very little mortgage lending in Texas. d—FNMA eligible. e—S&Ls charging 6-6½% plus 2½-3½ point fees. f—5% loans are at 95½. g—10% down only. h—S&Ls charging up to 4 points. j—for better quality loans only. k—top price from life companies only. m—some at 5½, some at 5¾. n—some companies refuse to deal at such big discounts. o—at 5½%. w—six months construction loans unless otherwise noted. x—FNMA pays ½ point more for loans with 10% or more down. y—FNMA net price after ½ point purchase and marketing fee plus 2% stock purchase figured at sale for 50¢ on the $1. z—on houses more than 30-years old of average quality in a good neighborhood.

NEW YORK WHOLESALE MORTGAGE MARKET

FHA 5¾s

Immediates: 94-95
Futures: 94-95

VA 5¼s

Immediates: 90-91
Futures: 90-91

FHA 5¾ spot loans
(On homes of varying age and condition)
Immediates: 90-93

Prices for out-of-state loans, as reported the week ending Mar. 18, by Thomas P. Coogan, president, Housing Securities Inc.

Note: prices are net or originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies.

FNMA STOCK

	Feb 16	Mar 15	Month's low	Month's high
Bid	55½	55¼	54	56½
Asked	57½	57¼	56	58½

Quotations supplied by C. F. Childs & Co.



Ben Martin

EXTRAORDINARY AUDIENCE INCLUDED OFFICERS OF MOST BIG CORPORATIONS, NEARLY ALL BANKS MANAGING PENSION MONEY

Will pension funds end the mortgage pinch?

Lenders reveal new investment plans to trustees of $20 billion of pension money at H&H seminar

Are pension trust funds—the fastest growing reservoir of capital in the nation—about ready to end their long holdout against buying mortgages?

You could get a sense that this time is approaching from the comments of many of the 125 participants last month in a unique seminar in New York City. Trustee-managers from nearly all of the nation's $25 billion in pension funds assembled at the University Club to hear 20 top men from government, housing and lending explain why mortgages (notably FHA and VA mortgages) are too profitable for pension funds to ignore despite the complexities of investing in them. The meeting was sponsored by HOUSE & HOME.

By the end of the day-long session, one of mortgage lending's senior statesmen, retired Senior Vice President Bill Marcus of San Francisco's American Trust Co, rose from the audience to predict:

"This seminar . . . could very well mark the breaking of 'tight money' [ie record high interest rates] in the mortgage field. Why? Credit is a commodity whose market price follows the law of supply and demand. When demand is strong and supply is limited you must shorten the demand or increase the supply if you want to lower the cost. In the past two decades, pension funds have siphoned off some $97 billion in savings (via social security, the railroad retirement board, corporate and life insurance and other retirement plans). Except for pensions handled by life insurance companies, only 2% is invested in realty loans.

"Now, managers of pension funds all across the country are waking up to the fact that mortgages today offer such bargains no one can afford to overlook them. I predict it will be the managers of pension funds, not politicians, who will be credited with having broken housing's tight money problem."

Pension funds have boosted their mortgage buying by a whopping percentage in the last few years, but the major breakthrough may be just about to start.

In 1955, pension funds had only a tiny $146 million invested in mortgages, noted Vice President A. Frank Patton of Morgan Guaranty Trust Co. In the next three years, they boosted this investment 276% to $405 million. Even so, only about 2% of their $25 billion is in mortgages, compared to 27% in stocks. This year, there is evidence of more significant change. In the last three months, said Patton, Morgan Guaranty has invested $40 million in residential mortgages for some of the $3 billion of trust funds it manages. And elsewhere throughout the nation, indications of similar moves are starting to turn up with hopeful frequency *(see next page).*

Here are the major points made to pension managers by the seminar speakers:

Up to now, pension funds have been shunning mortgages despite their high yield and liquidity.

"Mortgages ought to be a major investment for pension funds," said FHA Commissioner Julian Zimmerman, opening the seminar. "They ought to have 25 to 50% of their assets in mortgages." Instead, pension funds have 2% and national bank trust funds about 5% in mortgages.. This means pension funds are overlooking the biggest investment field in the US. Between 1929 and 1955, there was $46.9 billion of corporate financing, $77.5 billion net mortgage financing. Last year alone, corporate net investment came to $8.5 billion; mortgage investment totaled $19.3 billion, of which $13.3 billion was on loans for one- to four-family houses.

FHA mortgages today are yielding many investors better than 5½%, *after servicing and internal costs,* noted President John deLaittre of the Natl Assn of Mutual Savings Banks. "This bears out our rule of thumb that mortgages should yield 1¼% more than long-term government bonds and ½% more than AA corporates."

Yield is vital to pension funds, added Robert Kavesh, economics professor at NYU. "If you can realize 1% more yield, this reduces the cost of a given scale of pensions by about 25%," he said.

Mortgages are amply liquid for pension funds, because like insurance companies, they can predict their cash needs actuarially, noted Kavesh. Said President John W. Remington of the American Bankers Assn, speaking of his own Lincoln-Rochester Bank & Trust Co: "What is so important to us [about mortgages] is liquidity. We had a $9 million runoff last year from a $100 million portfolio, and we invested $12½ million in mortgages."

Careful buying can produce negligible losses in mortgage portfolios.

National Life Insurance Co was one of the first to make an FHA loan. It has 58% of its assets in mortgages now—an unusually high ratio—plus 5% more in leasebacks, reported President Deane C. Davis, who is also president of the Life Insurance Assn of America. To achieve this $463 million mortgage portfolio, "some years we've put as

much as 85% of current funds into mortgages." In all, National Life has bought nearly 80,000 FHAs worth $556 million. At year-end it had 28,000 still on its books. In 25 years of FHA lending, it has foreclosed or assigned only 316 loans, with $74,168 loss. That is 44/100% foreclosure, and 13/1,000 of 1% loss! Out of $255 million invested in VAs, it has had 690 foreclosures, but only $130.07 loss "That is entirely bills we received after settling with VA," said Davis.

Mortgages are not as costly to handle as rules-of-thumb suggest.

De Laittre, who is president of Farmers & Mechanics Savings Bank, Minneapolis, said he has cut his own internal costs of supervision on FHAs and VAs to 0.17% by using a single debit system and punch card tabulating. This is 33% cheaper than the traditional ¼% for home office supervision of out-of-state mortgage investments serviced by a mortgage company.

Swelling economic strength of pension funds invites politically-inspired regulation, but a major switch into mortgages could avert it.

How big are pension funds now? Their $25 billion assets compares with $35 billion in savings banks and $54 billion in S&Ls. But pension funds are growing at $3 billion a year. "Corporate pension funds may double in five years," predicted Prof Kavesh. "Consider diversification of how they are invested as an end in itself. There is already increasing concern over the increased role pension trust holdings play in corporate management. This could become a political football. It could cause a great deal of trouble. When trouble emerges, there are always Congressmen with remedial legislation. You [pension trustees] are sitting on [what] could be a keg of dynamite. Prudence dictates all feasible areas of investment should be scrutinized.

Added President Joseph A. Grazier of American-Standard: "I'm not sure there isn't a political significance to this tax-free accumulation (of pension money). I hate to think of the day when these funds try to vote their common stock holdings at annual meetings."

Counseled Savings Banker deLaittre: "It doesn't hurt your political sex appeal to have a good record in the homebuilding industry."

New techniques, new financial instruments are making mortgages more suited to pension fund fiscal requirements.

Investors Central Management Corp performs the "home office" job (for 18%) for one Midwest and three New York City banks representing some 64 pension funds. On a 12-year prepayment basis, said President Arthur Viner, it is offering yields from 5.60 to 5.75%. Currently, it has $42 million of mortgages on its books, $17 million under written commitments and $20 million of outstanding orders. ICMC is owned by a group of top mortgage bankers across the nation, does business with 44 servicers.

Mortgage Corp of America, organized to take advantage of a 1957 FHA ruling permitting mortgagees to dispose of partial interests in FHA loans, offers collateral trust notes secured by FHA mortgages to the public. Current coupon on the notes, reported General Counsel Samuel E. Neel, is 5¼%. The $1,000 notes run 10 or 20 years. "The collateral is a $1 million pool of FHA mortgages," he explained.

American Bankers Assn has worked out a plan under which pension funds invest in FHAs or VAs originated and serviced by a commercial bank. "The originating bank acts as custodian of the mortgages, issues the pension trustee a transferable certificate of deposit and makes certain warranties which in practical effort limit risks in connection with the origination," explained Chairman Cowles Andrus of ABA's real estate mortgage committee. "The bank performs the management functions required by competing plans," he added.

Institutional Securities Corp, set up in 1957 by New York State savings banks, uses collateral trust notes to avoid legal and tax complexities of doing business outside of a lender's home state. President Clifford Boyd reported $3½ million in recent deals with 30 pension funds. Current yields: about 5.40 or 5.50 to maturity, 5.60 or 5.75% on a 12-year basis. *NEWS continued on p 60*

PUBLIC PENSION FUNDS

Government and labor pension funds are stepping up their mortgage buying dramatically. Items:

- Hawaii's Employes Retirement System has placed $16 million of its $129 million assets in mortgages, likes them so much it is now pondering boosting its mortgage holdings from 15% to a startling 35% of its funds.
- The Carpenters Pension Trust Fund for northern California began a regular program of buying $400,000 of FHAs and VAs a month. Ultimately, the fund expects to acquire $25 million worth, say Chairman E. A. Brown and Co-chairman John I. Hennessy.

The recent increase in state and local retirement fund investing in mortgages has been "striking," says Prof Roger Murray, Columbia University finance expert. These funds put $300 million into mortgages last year, may add another $400 million in 1960. Within five years, he estimates municipal funds will reach $500 million a year for mortgages.

SPEAKERS, PARTICIPANTS IN PENSION FUND SEMINAR

Photos: Ben Martin, Walter Daran



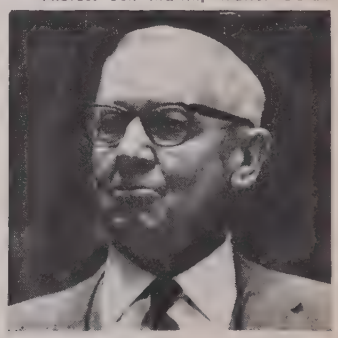
COMMISSIONER Zimmerman said FHA is willing to modify techniques to encourage pension funds to buy more FHA loans.



ECONOMIST Raymond Saulnier, chairman of The President's Council of Economic Advisers, addressed lunch meeting.



MANUFACTURER Joseph Grazier, president of American-Standard, had to push to get trustees of his own fund into mortgages, he reported.



BANKER Bill Marcus, retired senior vice president of American Trust Co, predicted pension funds will put more money into housing.



INSURANCE executive, President Deane C. Davis told why his National Life, has 58% of assets in mortgages: high yield, low loss.



PROFESSOR Robert Kavesh of NYU warned that huge economic power of pension funds requires steps to avert political interference.



SAVINGS & LOAN leader, W. O. DuVall of US S&L League, suggested funds buy into S&Ls' conventional loan partipication programs.



BANKER Cowles Andrus described ABA's new plan to let commercial banks give pension funds transferable certificates, for FHAs, VAs.

HOUSING CAMERA:



Aluminum-clad apartments for Cincinnati renewal

Reynolds Metals will combine concrete block, metal sheathing in this six-unit maisonette design for its first redevelopment project, expects to meet Sec 213 co-op limits of $9,000/unit. The maisonettes will be combined with row houses to yield 328 units on 12.5 acres for which Reynolds' local subsidiary, Park Town Corp, paid $35,000, hopes to start work on this summer.

The company quietly launched its program to spur renewal last fall with former HHFAdministrator Al Cole in charge. Cole says the aim is to provide seed money, know-how to local builders, to gain a showcase for aluminum in renewal. The company has renewal projects pending in Washington, D. C., Kansas City, Mo., and Philadelphia (where local builders competing for the big Eastwick contract cry they need neither money nor know-how from Reynolds).

Fox Photos Ltd.





Builders' London House draws mixed reactions

US homebuilders' entry in London's Ideal Home exhibition scored a hit with Britons for its attractive exterior, feeling of space.

But the three-bedroom, 2½ bath brick and frame structure's open plan didn't go over nearly as well with British men as it did with the women who trooped through by hundreds. Wrote one bowler-hatted male: "There is no escape from togetherness." Most found the family room, with TV, electric organ and hi-fi incomprehensible. Other items visitors questioned were the cooking island with rotisserie between kitchen area and family room; shower stalls and small bathtubs; the price tag of $20-$30,000. Most thought it low for the house, too high for the "junior executive" it was designed for.

Built by NAHB and the Natl Housing Center from plans by Herman York, AIA, the house drew no more or less praise than other entries. Said the *Spectator*: "One of the things not reported often enough about America is the excellence of the common or garden domestic architecture . . . But the past has an untypically heavy grip on the place—and the wrong kind of past, at that . . . Everything is in perfect if rather stuffy taste."

Moulin Studios



Builder Joe Eichler enters redevelopment race

In his maiden bid at major high-rise rental construction, Joseph L. Eichler is shooting for a top one: San Francisco's Golden Gateway Redevelopment project. He was one of nine developers who submitted bids (cost to prepare: around $100,000 each) for almost half of the 44-acre project to revamp the city's shabby old produce district. Architects Anshen and Allen, designers of many of Eichler's prize-winning homes, drew up his plans for ten apartment buildings, six recreational pavilions, a shopping arcade, parks, terraces, pools and a 25′ tree-covered embankment to screen off the city's ugly new Embarcadero Freeway.

H&H staff



Can this be public housing?

For years, New York City public housing officials tended to pooh-pooh suggestions that instead of demolishing sound but rundown structures to make way for their projects they should rehabilitate what the city already had.

Now, with public housing under attack for failing to solve slum problems and, in fact, creating some of its own, their attitude has changed. The city's public housing agency has announced it will take over this slum in a racially changing, blighted area on the upper West Side, and another that backs against it on the next street, and rehabilitate them for $280,000—about half the cost of new public housing. It will reconvert 77 single-room apartments into 24 apartments in each building. Rentals will be $14-$16/rm/mo, about average for public housing in the city.

If successful, the plan will be applied to other buildings in a drive to eliminate single-room occupancy buildings. It could lead to rehabilitation of as many as 12,000 apartments in the city that have been chopped up into single rooms often used to house whole families, says the authority.

Associated Press



A passel of angry taxpayers

Irate taxpayers in New York City's Borough of Richmond (Staten Island) stormed city hall to protest a 26.7% increase in real estate assessments for this year, on top of a 22% increase last year. The new hike compares with an average of 7% for the entire city—enough to draw shouts of protest, placards inscribed, "Let's get the British back—they weren't bad compared to politicians we have today."

Taxpayers contend real estate speculation on the island—only major area of vacant land in the city—spurred by plans for a bridge connection with Brooklyn, has driven values to artificial heights unfairly applied by assessors.

LABOR:

Builders warn changes in law may block technical advances

Insiders call chances "fair" for passage of the Thompson-Kennedy bill to let unions picket whole construction sites if they have a dispute with one contractor there.

Until now, such picketing has been held illegal under the Taft-Hartley law. Courts have ruled that by involving neutral parties (eg, other contractors on the job) and pressuring them to stop doing business with the struck contractor, it constitutes a secondary boycott, banned by the law. A measure to allow the picketing was omitted from last year's Landrum-Griffin labor law, with bipartisan promises it would be passed this year.

At hearings on the bill last month, labor and other supporters argued before a House committee that the existing setup unfairly deprives construction unions of an important organizing and recognition tool enjoyed by industrial unions. Industrial unions can strike whole plants even when their dispute involves only one department. Construction unions, say labor leaders, can't do the equivalent at construction sites and should be able to.

But contractors fear the amendment would lead to costly delays in building.

Past President Rodney Lockwood, testifying for NAHB, said unions already have the right to picket single employers with whom they have a direct dispute, even on the job site.

"What is now prevented, and should continue to be prevented, is the legalization of methods such as the secondary boycott to extend the labor dispute with the primary employer to neutral employers and neutral employees who have nothing to do with the dispute," he said.

"It has been the experience of builders . . . that the phrase, 'wages, hours and working conditions' includes any problem whatsoever causing concern to those building tradesmen at the construction site, whether it has origin at the site in the first instance, or off the site. The term . . . is so all inclusive that it provides no limitation whatsoever."

There is no guarantee that the law would not permit unions "to enforce an untold number of restrictive practices or featherbedding conditions. These principally concern the use of various types of materials, prohibition of prefabricated components . . . preassembled units."

NAHB's research activities "convince us that a revolution in home building is currently before us. In the next ten years, we will witness more new materials . . . methods of construction . . . than in our entire history. This amendment would cause a setback of many years of progress that we are making through research in preventing application and use of new methods and materials under the guise of legitimate labor activities."

Lockwood also pointed out that when the Taft-Hartley law was passed, a provision to include unions under provisions of the Sherman anti-trust law was left out, on the basis that the ban on secondary boycotts would eliminate virtually all abuses in restraint of trade. If the ban was lifted, he said, the anti-trust exemption should be lifted too.

Although both parties, the Administration and some contractors (mostly union subs) support the measure, opponents are getting a strong assist from Rep Robert P. Griffin (R, Mich.) co-author of the reform law. He is fightiing for amendments that would simply write present picketing rights—contained in NLRB rulings—into the law.

How John Dunlop hopes to cut strikes by low-pressure tactics

By Robert Seaver

The man who seems most likely, to a good many onlookers, to be most successful in finding solutions for some of buildings' knottiest labor problems is neither a unionist nor a contractor. He is a Harvard University economics professor whose aversion for the spotlight is almost as strong as his conviction that the interests of labor and management are almost never as far apart as they think.

In making this conviction work, John T. (for Thomas) Dunlop, 45, comes to the bargaining table armed with a massive knowledge of labor economics and an impartiality that has earned him the almost universal respect of unions and employers. It is likely that he has more experience in negotiating labor settlements than any other man in the building industry. In one job alone, his ten years ('47 to '57) as chairman of the industry's National Joint Board for settling jurisdictional disputes, he presided over some 6,000 cases involving such conflicts. He also became a key figure in maintaining a high measure of labor peace.



DUNLOP

Now, as chairman of the year-old Construction Industry Joint Conference, he has raised his sights to broader labor-management problems. And it is in this role, as impartial moderator of a union-contractor national panel, that he looks like the best visible bet to bring a measure of order out of the chaos of construction labor problems. NAHB has been invited to join, but shies away from formal membership, mainly because the 50% or so of builders who still enjoy open-shop conditions fear it might lead to national bargaining. Instead, it often sends an observer to conference meetings.

First fruit of the Conference is a plan for eliminating all kinds of construction strikes through a national mediation-arbitration panel, in much the same way that the Joint Board arbitrated to eliminate jurisdictional ones. The plan made the biggest news at the AFL-CIO Building and Construction Trades Dept midwinter meeting in Miami Beach (*March, News*), and has substantial support from both sides.*

It is characteristic of Dunlop that the Joint Conference's first effort should be a strike-eliminating device. A veteran of 20 years' in labor-management mediation in addition to his scholarly career, he is far from the typical picture of the egg-head. Affable and blunt-spoken, with a square jaw and a steady gaze, he is noted for a store of energy that lets him begin conferences before breakfast, continue them long after midnight. "He is," says NAHB's Labor Expert Andy Murphy, "a bear for work." In his $15,000-a-year post as chairman of the Joint Conference, he spends three days a week in Washington where he conducts its business with the aid of a single secretary. As a faculty member of Harvard's Littauer School of Public Administration, he spends two more days in Cambridge, teaching four full courses in economics. In between, he travels on behalf of one job or the other, engages in free-lance arbitration for other industries, and snatches some time at home in Cambridge with his wife and three children. No Ivy League type (of Harvard he says, "I just teach there; I'm not a member of the club"), he favors bright bow ties, has a practical, relaxed air that appeals to both management and union leaders and tends to reduce thorny issues to the scale of commonsense problems to be solved, not shouted over.

"He belongs," says one, who has watched him work, "to the 'lets-all-work-it-out' school. And he is a great one for having all the groundwork laid before getting to the table."

Perhaps more important, Dunlop accepts organized labor's status as a fact of modern economic life. He applies himself to the questions of how it and management can mesh their efforts for greatest productivity.

Dunlop's career in labor affairs began at almost the same time that he went to Harvard, in 1938, as a teaching fellow. He is a graduate of the University of California (Berkeley, '35) and holds his doctorate in economics from there. During World War 2, he served on the War Labor Board's wage adjustment board for construction, met industry leaders in his work. The job continued under voluntary controls to '47, when the National Joint Board was formed by the industry to prevent NLRB taking over settlement of jurisdictional disputes under the Taft-Hartley act. The job lasted until 1957 when he resigned to take a sabbatical and write a book, "Labor Relations Systems," one of a half-dozen he has published.

In 1941, a union friend complained of Harvard's celebrated Graduate School of Business Administration, "Hell, this university does all kinds of things for business, but nothing for the unions." With a celebrated colleague, the late Sumner Slichter, Dunlop organized a series of special 13-week courses

continued on p 62

* But another Joint Conference product, a pamphlet boosting contract maintenance of construction jobs by the same unions and contractors who built them, opened some old jurisdictional wounds in the merged AFL-CIO unions. President Walter Reuther of the United Auto Workers charged that the pamphlet, by soliciting maintenance work for construction unions at the expense of industrial unions who operate plants after they are built, was a violation of an agreement between the two factions to resolve such competition by discussion.

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in the university for union leadership now accommodate some 50 students a y He reports with some satisfaction that of the earliest graduates is now president an international union—Harold Crotty, c of the Brotherhood of Maintenance of W Employees—and "a good many others secretaries of international unions"—or other responsible leadership posts.

Dunlop makes it clear he believes labor and management can best settle t differences without government intervent For construction and especially for hous he contends it is especially vital for them do so privately. Reason: government t for handling labor problems are desig primarily for industrial plant or factory s ations, work poorly if at all when applied construction. "The NLRB has no touch the construction industry," he says. "" issues are not nearly as clear as those the industrial cases it processes by thousands. These questions require m more sophistication than any governm agency could possibly have."

About the Joint Conference, he says: " idea is to pick out a half-dozen of the n pressing problems and push ahead with of them. The important thing is to hav forum where ideas can be exchanged . . . atmosphere of gradual change. There lots of problems in this industry, but only way you are going to get anywhere w them is to sit down and work on th together. If one side or the other stands and calls names, you are not going to anywhere at all."

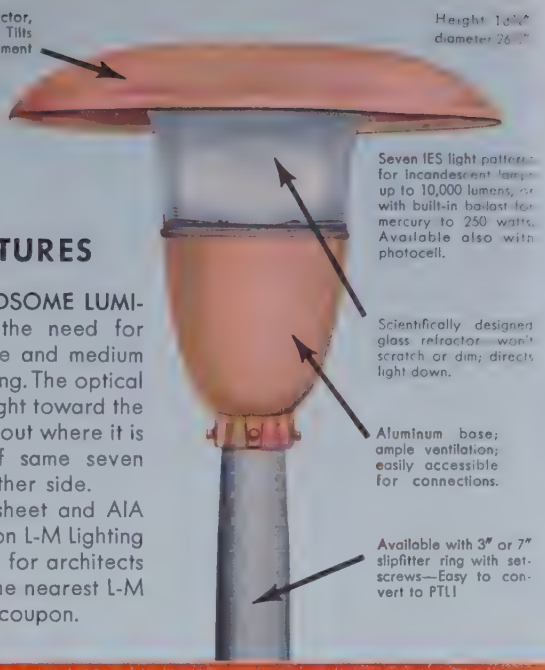
Dunlop believes that some of the probl most shouted about—jurisdictional disp and restrictive union practices for examp are not nearly as important in terms of as some others. Writing in ACTION's " sign and Production of Houses," edited Burnham Kelly, he said last year: ". . . mere listing of practices condemned by bu ers is not likely to bring improvements. attempt must be made to analyze the derlying problems . . ." Among these, sees homebuilding's economic organiza (mobile, diverse, highly competitive widely scattered in scale of operation); ho builders failure to gain representation labor negotiations; difficulties in achievir wage policy that can accommodate ho building's many kinds and scales of operat conflicts between builder's desire for cialist in mass building operations, and u desire for broadly-trained journeymen.

But the most pressing problem is to q some of the shouting—through the J Conference no-strike plan. This involve national union-contractor panel for sett local disputes. Once these are removed f the heat and pressure of local passions, through the broader perspective of nati leaders. "We can't conceive of not b able to mediate out one of these thin says Dunlop.

If all leaders on both sides of the t fail to share his confidence that all probl can be worked out, most agree tha significant number can. Most are willin give the plan a try. It is now a 20-p proposal of principles and rules that is fore national union and contractor gro for comment.

Meanwhile, says Dunlop, "we are ha lots of excitement, getting things done. always enjoyed the construction industry cause it has so many individualists characters."

NEWS continued on 1

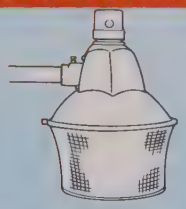


PTL FEATURES

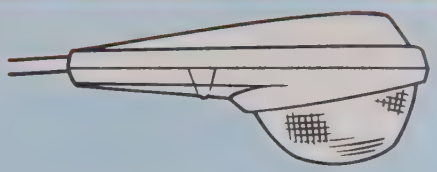
THE PTL IS A HANDSOME LUMINAIRE that meets the need for daytime appearance and medium level nighttime lighting. The optical system directs the light toward the ground, not up and out where it is wasted. Choice of same seven colors shown on other side.

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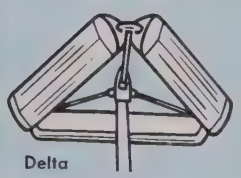
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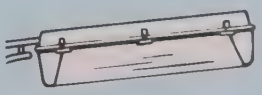
OVALITE: New mercury unit with self-contained ballast. Three light patterns; adjustable for high or low angle. For high intensity illumination of highways, toll gates, parking areas and roadways, streets, plants, railroad platforms and yards.



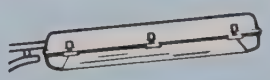
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Design Ideas for Modern Outdoor Lighting With L-M's Post Top Luminaire



PTL: Here is an installation of 28 PTL's along the seawall and pier at the new Shilshole Bay small boat basin, built by the Port of Seattle. PTL is a highly efficient, visually attractive luminaire with a scientifically designed optical system. It is built principally of aluminum, with a glass refractor, with collar and setscrews for mounting on 3″ or 7″ posts. Here the PTL's use 250 watt color corrected mercury lamps, and are mounted on 20-foot-high tapered tubular aluminum standards. These PTL's provide excellent and efficient illumination of the esplanade and parking area at this outstanding new Marina.



PTL's INCREASE NIGHTTIME BUSINESS at shopping centers and other parking areas . . . Provide excellent illumination on the ground, making full use of available wattage.



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The PTL finds innumerable applications: city and neighborhood streets where efficient, medium-level lighting is desired; school, motel, hotel and institutional grounds; swimming pools, drive-in restaurants, stores—anywhere that the hours of use and nighttime business can be increased with attractive, efficient lighting.

Conversion from old-style lantern types is easy; the old unit is simply unwired and slipped off, and is replaced with the PTL. Write for AIA folder and data sheets. If you have a special lighting problem, contact L-M Lighting Application Engineering Service—we'll be glad to work with you. Call any L-M office or mail the coupon.

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LINE MATERIAL Industries

McGRAW-EDISON COMPANY

Outdoor Lighting

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MATERIALS & PRICES:

Earnings soar for materials producers; good '60 seen, too

Materials producers, bolstered by a good—and for many, a record—year in 1959, foresee nearly as good a year in 1960. In annual reports which began appearing last month, most agree that a tight-money downturn in starts is the biggest threat. But most also seem confident that 1) a continued high level of nonresidential construction and 2) a boost in fixup sales will offset the loss.

"We believe," says President I. J. Harvey Jr of Flintkote Co, "that the present situation represents an opportunity for the aggressive merchant rather than the converse since this will make it easier to develop business in repair and modernization, for which credit is readily available." His company showed all-time record sales and its second-best profts last year.

Other firms reporting all-time records in sales, earnings or both: National Gypsum, US Plywood, Libbey-Owens-Ford, US Gypsum, Philip Carey Co, Johns-Manville, Georgia-Pacific, Reynolds Aluminum.

Annual figures for 41 representative producers (*see box*) showed only two—Worthington Corp and Crane Co—with drops in sales, and only two—Trane Co and Kaiser Aluminum—with drops in net income. At the end of 1958, only 46% of the reporting firms had improved both sales and profits over 1957; only 62% showed improved sales, and only 54% improved profits. And where both Congoleum-Nairn and American-St. Gobain Glass showed deficits for '58, none of the 41 concerns lost money in 1959.

Sales and profits would have been even better, most firms agreed, if the steel strike had not stunted fourth-quarter business. Labor problems held down profits for others—Carrier Corp, for example, suffered a continuing strike at its Syracuse, N. Y. plant, where company officials say union pay and fringe demands "are more than the profits before taxes of the entire corporation in 1959." Trane Co blames high labor cost for two years in a row of declining profits. Most of those that said results—even if better than '58—were "disappointing" hoped new products or harder selling would bring a better '60.

In housing itself, returns of two top prefab companies showed mixed results. National Homes reported increased unit sales—36,478 against 32,837 in '59—for the company and its subsidiaries. But though consolidated revenues rose to $96.3 million from $79.6 million, profit dropped 51% to $1.8 million from $3.7 million in 1959. National attributes to high labor and materials' cost, plus $1.13 million of non recurring costs to buy seven other prefab companies (H&H, *Sept*). On a brighter note, Inland Homes says that its fiscal year (ended Jan 31) showed all-time record earnings up 172% from '58—$288,206 compared to $105,314. And sales rose 94.4%, to $5.8 million from last year's $3 million. And though starts for Feb and March were off nationally, Inland's package house sales are up from last year.

And Richmond Homes, Inc reports sales of $4.8 million in '59 were up $1.8 million from '58—earnings were $173,000 for the year against only $77,000 in '58.

In more conventional building, Eichler Homes Inc, showed profits of $377,516 on $12.5 million sales for the first three quarters, compared with $273,189 profit for all of 1958. Looking ahead, President Edward P. Eichler predicts: "We do not anticipate insurmountable difficulties in arranging financing for the period ahead."

LAST YEAR'S PROFIT PICTURE

Sales and earnings for some of the biggest producers in 1959, compared with the same periods in 1958:

Company	'59 Sales (millions)	% Change Sales	% Change Net
Lumber			
US Plywood[a]	$206.5	+20.2	+37.1
Weyerhaeuser	458.3	+11.7	+21.8
Georgia-Pacific	192.0	+25.9	+40.1
Wallboard, roofing, tile			
Celotex[b]	76.2	+12.6	+32.1
Masonite[c]	71.8	+21.6	+28.7
Ruberoid[d]	127.3	+7.5	+36.6
US Gypsum	301.0	+13.3	+13.2
Johns-Manville[e]	377.6	+13.8	+35.3
National Gypsum	226.3	+13.0	+31.2
Flintkote	221.1	+13.9	+16.8
Armstrong Cork	290.6	+16.3	+41.2
Congoleum-Nairn	47.8	+13.3	[n]
Certain-Teed	100.8	+14.0	+76.1
Philip Carey	73.2	+10.2	+62.7
Bestwall	39.4	+15.9	+12.9
Heating & Plumbing			
American-Standard[f]	398.9	+13.5	+51.1
Crane	310.2	—7.8	[m]+200.7
Trane	84.1	+3.1	—16.5
Cement			
Lehigh Portland	101.0	+10.1	+37.6
Ideal[g]	108.5	+10.9	+10.6
Penn-Dixie	51.6	+9.7	+11.5
Lone Star	104.2	+7.3	+5.2
Alpha Portland	39.4	+18.6	+43.7
General Portland[h]	67.2	+13.4	+8.1
Marquette	58.2	+7.8	+8.6
Permanente	77.2	+14.6	+9.7
Hardware			
American Hardware[i]	33.2	+10.0	+27.4
Yale & Towne	144.1	+24.5	+39.3
Appliances			
Carrier[b]	263.4	+4.3	+9.5
Westinghouse	1,910.7	+.8	+14.9
Minn-Honeywell	381.4	+16.1	+30.3
Whirlpool	430.5	+6.4	+101.2
Worthington	180.3	—2.1	+5.7
General Electric	4,349.5	+5.5	+15.4
Maytag	123.1	+16.4	+30.1
Glass			
Pittsburgh Plate	606.9	+18.2	+37.5
Libbey-Owens-Ford	306.7	+41.4	+150.6
American-St Gobain	32.5	+31.2	[k]
Aluminum			
Alcoa	858.5	+14.0	+29.6
Kaiser	435.6	+6.6	—11.5
Reynolds	489.3	+9.8	+13.7

[a] *First 9 months of fiscal year ending Apr 30, '60.*
[b] *For fiscal year ending Oct 31, '59.*
[c] *For fiscal year ending Aug 31, '59.*
[d] *Figures for both years adjusted to include Mastic Tile Co, acquired Sept 30, '59.*
[e] *1959 figures include earnings of F. E. Schundler & Co, Inc, acquired Sept 22, '59.*
[f] *Unconsolidated report; excludes foreign activities.*
[g] *Figures for both years adjusted to include Volunteer Portland Cement Co, acquired Sept '59.*
[h] *Figures for both years adjusted to include Consolidated Cement Corp, merged Apr 30, '59.*
[i] *First 9 months only.*
[k] *Deficit of $319,732 in '58. Net for '59 was $802,977.*
[m] *Excludes from 1958 net income a special charge of $3,308,248. If this were included, percent increase for 1959 would be +19.0%.*
[n] *Deficit of $3,569,000 in '58. Net for '59 was $556,000.*

MATERIALS BRIEFS

Grade marking (cont'd)

Virtually all major US lumber producers, and a substantial number of smaller mills, have decided to go all-out in grade stamping lumber to conform to FHA's April 1 requirements. They will stamp all of their lumber, not just what is destined for FHA houses. Industry leaders believe the "relatively small cost" that stamping adds thus will be absorbed at the mill level and not affect consumers or builders.

FHA and industry leaders are exploring possibility of standardizing in a single system the hodgepodge of standards and terminology used in grading the species involved.

Prices: lumber steady

Late-winter snows that blanketed the Eastern half of the US in March have held lumber prices below their usual spring upsurge. Plywood, which hit a 33-month high with a firm mill price of $88/m sq ft for key A-D¼ in. sanded panels a year ago, is still listed at $68. Mills are soliciting business at $64.

Similarly, bellwether std & btr green fir dimension is lagging at around $64/mbf, down $2.50 from a year ago. Other movements in materials' prices:

Copper prices are dropping as mills resume production after settling strikes that have lasted since last summer. Offerings to fabricators by dealers which have been as high as 40¢/lb, are in the 35¢ range, apparently headed for the 33¢ quoted by major US producers.

Carpeting may be headed for its fourth round of increases in a year. Mohasco Industries, Inc, nation's biggest producer, is boosting prices at wholesale 3-5%. Other producers are "studying" the move.

Ceramic tile market

Ceramic tile producers can double their volume in the 1960s if they key their marketing to builders. That's the forecast of Walter B. Roach, sales vice president of Architectural Tiling Co. He says the industry's 250 million sq ft output should grow to 550 million if potential in the commercial and homebuilding is fully exploited.

NEWS continued on p 66

Panuch report: a stiff prescription for New York's ailing slum programs

After seven months of study, Lawyer and Organization Expert J. Anthony Panuch has given New York City the new prescription for fighting urban decay that it asked for last year (*Oct, News*). His recommendations for drastic reform, some experts contend, could well serve as a text for slum fighters across the nation.

In his 112-page, $150,000 report to Democratic Mayor Robert Wagner, Republican Panuch urges that the city:

1. End policy conflicts and operational cross-purposes in the city's anti-slum agencies that have all but paralyzed [its] administrative ability to deal with its own renewal," by grouping them under a single three-man Housing and Redevelopment Board. (This would have the effect of ending Robert Moses' celebrated one-man rule of the city's redevelopment efforts.)



PANUCH

2. Take the profit out of slums. This should be done not only through providing enough manpower for really tough enforcement, but also by 1) new assessment policies that attack the bootleg profit in slums and 2) income tax law changes to make profits on slum sales taxable as ordinary income instead of capital gains, and 3) massive examination of slumlord tax returns to prevent their claiming depreciation allowances when they actually do no maintenance.

3. Provide incentives for self-renewal by continued and expanded tax-abatement policies for private slum rehabilitation, and by tax relief for new housing built to meet the city's needs.

4. Emphasize residential redevelopment of blighted commercial areas so new housing does not create a shock wave of relocation problems ahead of it.

5. Speed assimilation of rural in-migrants, whose ignorance of city living often helps create slums, through school and welfare agency teaching programs.

6. Place more emphasis on saving sound housing the city now has through private and public rehabilitation and conservation; de-emphasize total clearance and redevelopment in these areas.

In its analysis of New York's blight problems, the Panuch report reflects maladies that plague other US cities. It also reflects some of the best thinking and experience in meeting them. Among its conclusions:

Total clearance, with public or private redevelopment, is not the answer.

"In the reform era of the 1930s (says the report) public housing was generally regarded as the total answer . . . Today, after 20 years of public housing and the expenditure of nearly $2 billions, almost a half-million persons of low income have decent homes. But the public housing program has not made any appreciable dent in the number of slum dwellings." So the Housing Act of 1949 was designed to "eliminate their cause—the deterioration of prime residential neighborhoods—by combined action of public housing and private building.

Title I of that law—coupled with the ability, imagination and driving force of Robert Moses (slum clearance committee chairman)—generated a large volume of private investment which gave New York City the most massive Title I slum clearance program of any city in the nation. But, despite powerful assistance from the public housing program, Title I has been unable to rid our city of its slums."

Changes in American society made the problem much worse while these were tried.

Technological changes brought droves of rural in-migrants to the city—ready victims for slumlords who crowded them into rapidly-blighted structures at enormous profit—and drove middle-income taxpayers to the suburbs. "What had appeared to be a manageable problem in the 1930s has assumed staggering proportions in the 1960s . . ."

In 1950, says Panuch, New York City needed 430,000 new apartments to meet growth needs and replace slums. Since then, some 324,000 have been built, but the need still stands at 430,000. Reason: new slum creation, and demolition of existing sound units to make way for redevelopment.

City action has been slowed by a basic conflict in renewal policy and a scattered approach to the problem.

"One school of thought . . . holds that redevelopment of the city should be on the initiative and under the control of the city administration in planning and execution; that it should be in accordance with a "master plan" for the city, based on a series of studies . . . and that the end . . . should be the planning and building of 'balanced neighborhoods.'

"The other school . . . holds that the city's redevelopment should be by partnership between the city and private developers; that initiative should come from private enterprise motivated by the expectation of financial gain. While the city exercises approval and control of the planning and execution of the project, and makes available a variety of aids, the end sought is encouragement of private enterprise to develop full tax-paying and middle-income, partially tax-exempted housing . . .

"Both operations compete for scarce federal planning assistance and capital grants in write-down funds. In actual administration, each works at cross-purposes with the other."

Adding to the problem is "the multiplicity of agencies in the field of public and publicly-aided housing" which follow their own courses unfettered by central control. "This 'free wheeling' results in competition for sites, jockeying around for property acquisition, uncoordinated demolition . . . chaotic site clearance and tenant relocation and, finally, in a dissipation of the city's resources . . ."

Panuch's solution: gather all agencies for *implementing* renewal and aiding private housing under one board; avoid creating a Frankenstein bureau by reserving some functions to others (ie, the City Plan Commission would keep overall approval powers for conformity to city plan and zoning; Buildings Dept would keep its enforcement function; relocation would stay in the city Real Estate Dept). Responsible to the city's Board of Estimate, the Renewal Board would be guided by a policy committee composed of its own head and those of the Plan Commission and Housing Authority. Technical coordination would be accomplished through a second committee including representatives of all city departments whose functions touch renewal and housing.

The broad prescription was pretty much what a good many experts had been urging all along. Some of the measures would require new state laws. But the Panuch report was generally recognized as a workmanlike assembly of good ideas. Mayor Wagner promised speedy action to implement it. What it didn't answer was with Slumfighter Robert Moses determined to resign, who would boss the new agency. One possible choice seemed to be ex-Realtor James Felt, plan commission chairman and advocate of a broad approach to slums and housing. But no sooner had the report appeared than insiders were saying another candidate was Joe Panuch himself.

FTC promises crackdown on suede-shoe selling

The Federal Trade Commission has joined remodelers' fight against the plague of bait advertising. Paul A. Jamarik, assistant to the director of FTC's consultation bureau, told NERSICA members at their annual meeting in New York that it has lodged complaints against three suede shoe operators, stands ready to clout others "subject only to manpower and budgetary limitations."

Jamarik said FTC's enforcement program supplements a "virile voluntary compliance program" and specific laws against bait advertising in 19 states.* The Commission also has a set of "Guides Against Bait Advertising" which spell out what not to do in layman's language. But the best guide, Jamarik said, is to 1) stock a "substantial amount" of any bargain product and 2) shy away from phony advertising. He said FTC will give an advance opinion of ads before publication if asked. Salesmanship to encourage customers drawn by a bargain ad to buy more expensive products is not prohibited, he said, if it is undertaken in good faith. Neither is giving a higher commission for high-price sales—depending on the "degree and purpose."

Current complaints are before a hearing commissioner, he said. If they produce a cease and desist order, violations can bring fines of up to $5,000 for each violation.

New rules cut red tape, promise 20% speed-up

The old urban renewal manual, plus other policy documents, came to 1,075 pages of fine type. And it called for time consuming review by layers of officialdom of almost every step in the process of federally-aided city rebuilding, from plans to landscaping.

Last month, URA junked the whole thing. In its place went new 525-page book of regulations—a 50% cut in sheer bulk. And

* California, Connecticut, Hawaii, Georgia, Kansas, Illinois, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New York, Ohio, Pennsylvania, Rhode Island, Tennessee, West Virginia, Wisconsin.

the rules themselves, said URA Commissioner David R. Walker, have been "drastically condensed and simplified."

A dry run by URA's Philadelphia regional office found the new rules would cut one year off the average five years it takes to bring a renewal project from plan to completion.

Cities get much more leeway to do as they think best under the new rules. Items:

- Now, cities need not submit eligibility and relocation reports before they proceed with the rest of project planning. This alone should save four or five months, say URA men.

- Washington will no longer review cities' contracts with hired experts like lawyers, appraisers and engineers. (URA retains its veto power over what planning consultants a city wants to hire; it figures some small cities would too often pick a consultant who doesn't know his business.)

- Cities get much more flexibility in how they dispose of cleared land. Up to now, URA has permitted two methods, public bid or negotiation, but has imposed stringent rules on how cities must do either.

The new rules were hammered out in just three months by a seven-man URA team led by Assistant Commissioner William R. Ewald Jr. They should sit well with redevelopers, who have been complaining more and more vociferously that "time is literally money to us," and begging local authorities to move faster.

Can FHA standards stop scandals in remodeling?

Long Island remodelers are asking FHA to establish MPSs for home improvement just as it already does for new homes.

The idea says Jerome Kurtz, vice president of Cross Island Attic Co, is to drive shady remodelers out of the industry. The demand comes just after the FBI arrested 23 on the island on charges of helping make $1 million worth of FHA-backed loans on nonexistent improvements.

Many existing MPSs could be used in setting up the new standards, say the contractors. And a system of spot checks and penalties could probably take the place of the cumbersome processing and inspection machinery used on new-house loans.

In Washington, FHA reports 1959 was a record year for home improvement loans: 1.1 million loans totaling $1 billion. Claims paid on defaulted loans dropped 13.7% from '58. But at the same time, FHA quietly circulated a warning to lenders that they had better watch fix up loans more closely to make sure they are really eligible. FHA's regular inspection of lenders' portfolios last year resulted in removal of $1 million in improper loans from insurance (examples: swimming pools, roofless patios, or work done by blacklisted contractors who now number 6,500). In the same period, 15 lenders were found to be so careless they were suspended from the program. FHA canceled contracts of two, thus ejecting them permanently from its fix-up loan program.

• • •

In Oregon, NERSICA's state chapter has set up a program to guarantee members' work to home owners. A certificate is issued on each job. Complaints are adjusted by an appeals board. Purpose: to knock out "transient operators who misrepresent workmanship and materials."



AT WEEKEND RETREAT, HOUSERS PONDER HOW TO DEVISE A PROGRAM THE PUBLIC ACCEPTS

PUBLIC HOUSING:

Is there a better way to subsidize more good homes for poor families?

A dozen plans—some new, some old—to build more subsidized housing for more US families are about to be laid before Congress and the housing industry by a group of public housing experts.

The group—27 in all—spent a weekend behind closed doors at a suburban Chicago hotel in mid-February pondering what's troubling public housing and devising schemes to salvage the program or find substitutes.

The conference "recognized that our past approach to [public housing] is breaking down," says President John W. Baird of Chicago's Metropolitan Housing & Planning Council, which co-sponsored the meeting with Action Inc. Participants included such luminaries as HHFAdministrator Norman P. Mason; Ernest Bohn, director of the Cleveland Housing Authority; former HHFAdministrator Albert M. Cole; Neal Hardy, director of the National Housing Center; Prof Ernest M. Fisher of Columbia University (who just completed a study on the same subject for HHFA); Mortgage Banker Fred Kramer of Chicago; AFL-CIO Economist Bert Seidman; Builder Bill Witt of Virginia Beach, Va.; Architects Walter Netsch and Albert Mayer; Vice President Theodore Yntema of Ford. Former Public Housing Commissioner Philip M. Klutznick, developer of Chicago's celebrated Park Forest, was chairman.

At least three new proposals were broached to provide subsidized housing. They were:

1. *A new form of rent certificates.* This idea was proposed by former assistant PHA commissioner Warren Jay Vinton (who wrote a Field Foundation-financed background paper for the conference). He would create a new federal agency to make 98% loans at FHA interest rates and amortization terms to private builders. Builders would agree to hold part of the resulting rental units for low-income families. The low-income families would be rent-subsidized by the federal agency. It would credit the difference between what they could pay from their own resources and the market rent for the same unit (established as FHA now does it) against the builder's next amortization payment. Vinton estimated his plan would need $1.3 billion of federal tax money per 100,000 units—or $6 billion a year for perhaps 20 years to meet the nation's needs as he views them. (This is about the same amount of money the nation now spends to subsidize farm overproduction.)

2. *Direct federal loans at interest rates below the Treasury's borrowing cost.* This idea was proffered by Lawyer David Krooth of Washington, former PHAide who is now a consultant for co-operatives.

Adapting the present college housing loan plan (which the Administration would like to un-subsidize by boosting interest to what it costs the government to borrow), Krooth would have the US make low-interest loans to builders. The builders would have to agree to sell the projects upon completion to a nonprofit co-op.

3. *Fanny May mortgages about 3% below the market.* This idea is the brainchild of Prof. William L. C. Wheaton, just retired president of the Natl Housing Conference. He would lure builders into the program by having FNMA offer them commitments to build 25% above their normal output, earmark it for low-income families. The poor family would get a mortgage from a local bank at whatever interest rate would qualify it to buy the house. The bank would service the loan, but FNMA would hold it until, with the bank reappraising the subsidized family's income every five years and adjusting the interest to ability to pay, the rate rose to free-market levels. Wheaton figures 300,000 units would take $1.2 billion of subsidy (assuming an average 3% interest *subsidy*). He sees it as a supplement to the present public housing program.

Indications are, say some participants, that the final report which Warren Vinton is drawing up will also suggest two changes in the existing public housing program which could boost its cost to taxpayers:

1. *Build more public housing on urban renewal sites.* This was authorized for the first time by the 1959 Housing Act. Its effect is to use the land to write-down subsidy of renewal to make the site cheaper for the local housing authority. This makes the federal government subsidize the resulting project in two ways instead of one.

2. *Repeal the law that requires a unit of slums to be torn down for every unit of public housing built* (though not necessarily in the same part of the city). This was the appeal by which public housers originally sold public housing to Congress, has been embodied in the law from its inception.

Realtor Bruce Savage named PHA chief

An Indianapolis realtor, **Bruce C.** (for **Charles**) **Savage,** has been appointed by President **Eisenhower** to succeed **Charles E. Slusser** as public housing commissioner.

Slusser quit at year's end (*Jan, News*) after 6½ years in one of the nation's toughest housing jobs. Savage will take over from **Lawrence Davern,** PHA counsel general who has held the top job temporarily.

Savage, who has a reputation as a liberal Republican, served on the celebrated Presidential housing policy advisory committee in 1953 and on state and local groups concerned with housing for the aged and human rights. Although he is usually bluntspoken and quick to voice his opinions, he has kept mum on public housing (which is not popular in Indiana). But associates say he is for it.

At 53, he is head of one of the largest real estate brokerage firms (Bruce Savage Co) in Indiana. He deals principally in luxury houses. He entered the business in 1940. Turned down for service in World War 2 (poor eyesight), he went into politics in 1946 and made an unsuccessful bid for a congressional nomination. Former treasurer of the Marion County Republican Central Committee, he was head of the local Eisenhower-for-President Club in 1952 when most Indiana Republicans favored Taft.

Walter Daran



PUBLIC HOUSER SAVAGE
Blunt man for tough job

A self-styled "raccoon coated rogue" in college during the 20s (he attended Indiana, Butler and Northwestern universities), he is now a sedate family man (wife and daughter) with a fondness for music. Short and stocky, he is described by friends as "a Hoosier Edward G. Robinson—only more congenial."

AIA boosts 43 architects to top rank of fellow

Among 43 architects to be elevated to the rank of Fellow by the American Institute of Architects at its annual convention in San Francisco some of the most notable are:

Quincy A. Jones, Los Angeles, one of the nation's foremost designers of tract houses for builders, for design; **Chloethiel W. Smith,** Washington, D. C., lecturer, advocate of renewal for curbing urban blight and designer of some of her city's first and best renewal housing, for design and service to the Institute; **Vincent George Kling,** Philadelphia, prolific designer of award-winning institutional and commercial structures in eight states, for design; **Gilbert H. Coddington,** Columbus, Ohio, noted for using modern materials to depart from traditional church architecture, for design; **Minoru Yamasaki,** Detroit, noted designer of institutional and residential renewal complexes, public buildings, for design; **Hugh A. Stubbins Jr,** Cambridge, Mass., designer of houses for custom and mass production, and more recently of renewal (row-housing and international buildings like the US Legation in Tangiers, Morocco, and Congress Hall in Berlin, for design; **O'Neil Ford,** San Antonio, distinguished teacher, historian of Southwest architecture, co-inventor of lift-slab, and experimenter in prestressed concrete and shell construction, for design.

Other well-known architects also honored: **Mario J. Ciampi,** San Francisco; **Neil J. Convery,** Newark; **Robert M. Little,** Miami; **Allan G. Lorimer,** New York City; **John W. Severinghaus,** New York City; **Robert Law Weed,** Miami.

Bob Loftus quits as NAHB public relations chief

Witty, wisecracking **Robert F. Loftus,** 49, NAHB's public relations director since 1954, has resigned to enter private work. An 18-year veteran of United Press' New York and Washington bureaus (financial, economic, general assignments, newsdesk), he joined NAHB in 1954, quickly made a reputation for humor and ability. He wisely counseled builders to take their major problems to the public even when some local sales might be adversely affected (as in the '57-'58 recession).

Rail-thin and rubber-faced, Loftus convulsed friends (and sometimes endangered his job) with irreverences like his lecture on "How Not to Run a Trade Association" or offhand gibes like his 1957 crack: "And even the [place name] homebuilders will be selling plenty of houses—after they get out of jail." But he also sparked National Homes Week, local Parades of Homes, NAHB's Family Conference on Housing, and an international builder exchange program that grew into NAHB's Point Four. His latest project, a major national big-money publicity campaign for builders, was launched last year. Insiders say the decision to leave was his own, and NAHB's official regret, genuine.

FHA information boss resigns to run for seat in Congress

John Rousselot, 32-year-old Los Angeles publicist who has been FHA's public information director for the last two years, resigned to run for Congress.

He will seek the Republican nomination for California's 25th Congressional district, a seat now held by Lawyer **George Kasem,** a Democrat. Kasem squeaked to a 605-vote victory for the job two years ago.

H&H staff



ROUSSELOT

The 25th district is the one from which Vice President **Nixon** was elected to the House in 1946. Rousselot got his first taste of politics as a Nixon precinct worker in that race. Since, he has managed 11 political campaigns, served as president of the California Young Republicans and as vice chairman of the Los Angeles County GOP central committee.

His successor is **C. William Cardin, 35,** administrative assistant to Rep. **Edgar W. Hiestand** (R, Calif.). St. Louis-born, Cardin spent ten years as a radio news reporter and broadcaster for Station KCMO, Kansas City.

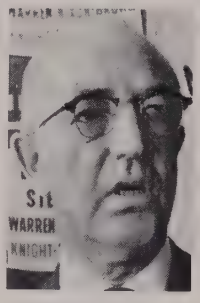
LENDERS: **Harold P. Braman** has joined Atlantic Federal S&L, Fort Lauderdale, Fla., as administrative assistant to President **Harry P. Greep.** Former newsman Braman was managing director of the National League of Insured Savings Assns until last year when he resigned to become a consultant.

Top building trades' job goes to California's Neal Haggerty

New head of AFL-CIO's Building & Construction Trades Dept, succeeding resigned **Richard J. Gray** (*March, News*): greying, canny **Cornelius J. Haggerty,** 66, executive secretary & treasurer of California AFL-CIO and one of the most powerful men in the state.

Haggerty's deceptively mild manner hides a talent at union hall oratory that admirers say rivals even that of Teamster President **Jimmy Hoffa.** Neal Haggerty looks more like a retired schoolteacher than a hard-bitten labor veteran. He is conceded to be one of the most astute lobbyists in the nation, proved it last year by defeating a state right-to-work law largely through debts he was owed by the Republican administration. Although he claims to be a registered Democrat, he has been accused of acting more like a Republican, and has supported California's long series of GOP governors ending with **Goodwin J. Knight.** He has also achieved such gains as higher employment insurance and disability benefits during their reign.

LIFE: Jon Brenneis



HAGGERTY

Haggerty became a lather in Boston, moved in 1921 to Los Angeles, where he found only 80 of 1,300 lathers organized. He became successively shop steward, business manager and, by 1937, president of the regional labor federation. In 1943, he became secretary-treasurer of the state AFL. Under him, membership has grown from 275,000 to 1.3 million, not counting 100,000 expelled teamsters.

MANUFACTURERS INSTITUTES: President **George M. Curtis** of Curtis Industries, Inc., Clinton, Iowa, has been elected president of Ponderosa Pine Woodwork, association of lumber producers and manufacturers. He succeeds **James F. Shiely.** The National Mineral Wool Assn has appointed **Fred H. Sides** executive officer. **Henry Myers,** a partner in Chicago firm of Charles A. Myers & Sons, was elected president of the National Concrete Contractors Assn.

DIED: **Leonard A. Hardie,** 72, developer and builder of large residential projects in southern California, Jan 31 in Los Angeles; **William E. Sanders,** 43, assistant general counsel and tax director for the Natl Lumber Manufacturers Assn, Feb 14 at Wauchula, Fla.; **Harry J. Long,** 69, builder of more than 2,500 homes around Toronto and onetime president (1955-56) of Canada's National House Builders Assn, Feb 17 in Florida; **Joseph M. Mozeris,** 49, executive officer of the District S&L, Chicago, and onetime presi-

dent of the Cook County S&L League, Feb 17 in Chicago; **William H. Upson,** 78, a founder and former president of the Upson Co., wallboard manufacturing firm, and a consultant in the organization of the RFC under President Hoover, March 7 at Lockport N.Y.; **John H. McClatchy,** 85, Philadelphia area builder who developed some $1 billion worth of residential and commercial real estate and who built more than 30,000 homes in the city and suburbs, March 11 in Ithan, Pa. *NEWS cont'd on p 71*

The legacy of Robert Moses:

New York housing czar set an example the US should spurn

Some years ago **Robert Moses,** acid-tongued autocrat of New York City's redevelopment program—the nation's biggest—stunned a critic of his relocation methods by remarking: "Look, in ten years you will have forgotten all about these people and you'll just thank me for the project."

The remark was typical of the "tough-mindedness" which has characterized Moses' 37 years as a public servant; and it was probably true. But last month it looked as if the backfiring of just such tough thinking were finally forcing Moses out of housing. Simultaneously, Moses was offered the $100,000-a-year post of president of the 1964 World's Fair, and a special report on New York's renewal and redevelopment ills appeared with word that Moses is quitting as chairman of the city's Slum Clearance Committee.

Whether, as some say, Moses is being kicked upstairs in a manner befitting his age (71) and laurels as a public servant, or whether he is voluntarily getting off an increasingly hot seat, two things seemed clear:

- Relocation ills and other abuses arising from Moses' creed that the only way slums can be fought is to blast whole neighborhoods off the map had a lot to do with his exit.

- His departure may finally give less drastic slum remedies—especially conservation and rehabilitation—a chance for their first real tryout in the nation's best-publicized urban renewal arena.

For Moses, the World's Fair job will cap a career that has spanned the administration of five mayors, as many governors. In it he has become a New York City and state legend for vision and action in building parks, roads, dams, bridges, tunnels and housing. The quality of his work—and political power—can be measured by the fact he has never been fired and never successfully resigned from a post (though he offered his resignation so often that the late Mayor **Fiorello LaGuardia** kept a stack of mimeographed refusals handy).

Keeping state jobs

The unpaid job of slum clearance chairman is only one of five city jobs Moses will give up to take the World's Fair job. Others include his paid ($25,000 a year) one as city parks commissioner, and unpaid ones as city construction coordinator, and member of the Youth Board and Plan Commission. On the state level he is (and will continue to be) New York State Power Commission chairman at $10,000 a year and, without pay, chairman of the Triboro Bridge and Tunnel Authority, chairman of the New York State Council of Parks, and Long Island state parks commissioner.

These jobs have long given Moses, who was never elected to anything (his only bid, for governor against **Herbert Lehman** in 1934, brought defeat by an all-time record margin of 800,000 votes), more power than most elected officials. In housing, his slum clearance chairmanship gave him the decisive role in shaping New York City's slum fight for the past decade. He himself has listed the prime qualifications for public service as "nerve, an instinct for the jugular vein and the habit of being a little bit mad all of the time." This credo molded his housing policies along with the rest of his enterprises.

One jugular vein often attacked by Moses is anything smacking of comprehensive or long-range planning. Firm in his belief that getting things done is more important than worrying over what isn't being done, he regularly blasts "goo-goos, long-hair visionaries, planning reds and critics who build nothing." And, say his critics, his virulent opposition is one big reason the city has been so slow in developing a master plan or revising its 1916 zoning ordinance.

United Press



NEW YORK'S MOSES
Exit gracefully

Similarly, Moses' impatience with and lack of faith in the more subtle techniques of renewal vs redevelopment kept New York from trying the new tools of the 1954 Housing Act until responsibility was handed to an Urban Renewal Board under **James Felt.** Felt, a former realtor, is also in charge of planning and zoning.

Most important, Moses' creed of action has cast New York's Title I program in a role unique in the nation, and often attacked for just that reason. In it, the committee dispensed with most of the elaborate build-up that attends (and often slows) redevelopment in other cities. Convinced that private capital would shy away from the "risk" of redevelopment, Moses reversed the usual procedure by seeking out Title I sponsors, then letting them pick their sites and make their plans within broad limits set by the committee. And instead of making clearance and relocation city responsibilities, he handed the slums over to their redevelopers intact.

This got results. More, Moses says, than in all other US cities combined. Three projects are complete, thirteen others average 42% completion. When they are finished, wreckers' cranes will have demolished $174 million worth of once-gracious but decayed brownstones, rabbit-warren old law tenements and other dilapidated, overcrowded housing. To replace them, the city will have spent $33.5 million on public improvements, and private sponsors will have invested $739 million in high-rise, steel-and-brick apartment slabs surrounded by green space. Containing some 28,500 apartments (7,800 are already occupied), and mostly commanding luxury rentals of $60-and-up per month per room, these projects will ultimately return taxes of $13.9 million a year to the city, compared to $4.3 million as slums.

Main drawback: abuses. Some sponsors milked profitable slums on their sites for years, then defaulted without redeveloping anything. Others relocated tenants into future redevelopment areas, or into less than safe and sanitary housing. Some announced projects were quietly dropped when enraged residents made convincing cases that their homes were not hopeless slums. One sponsor-designate was exposed as a slumlord himself.

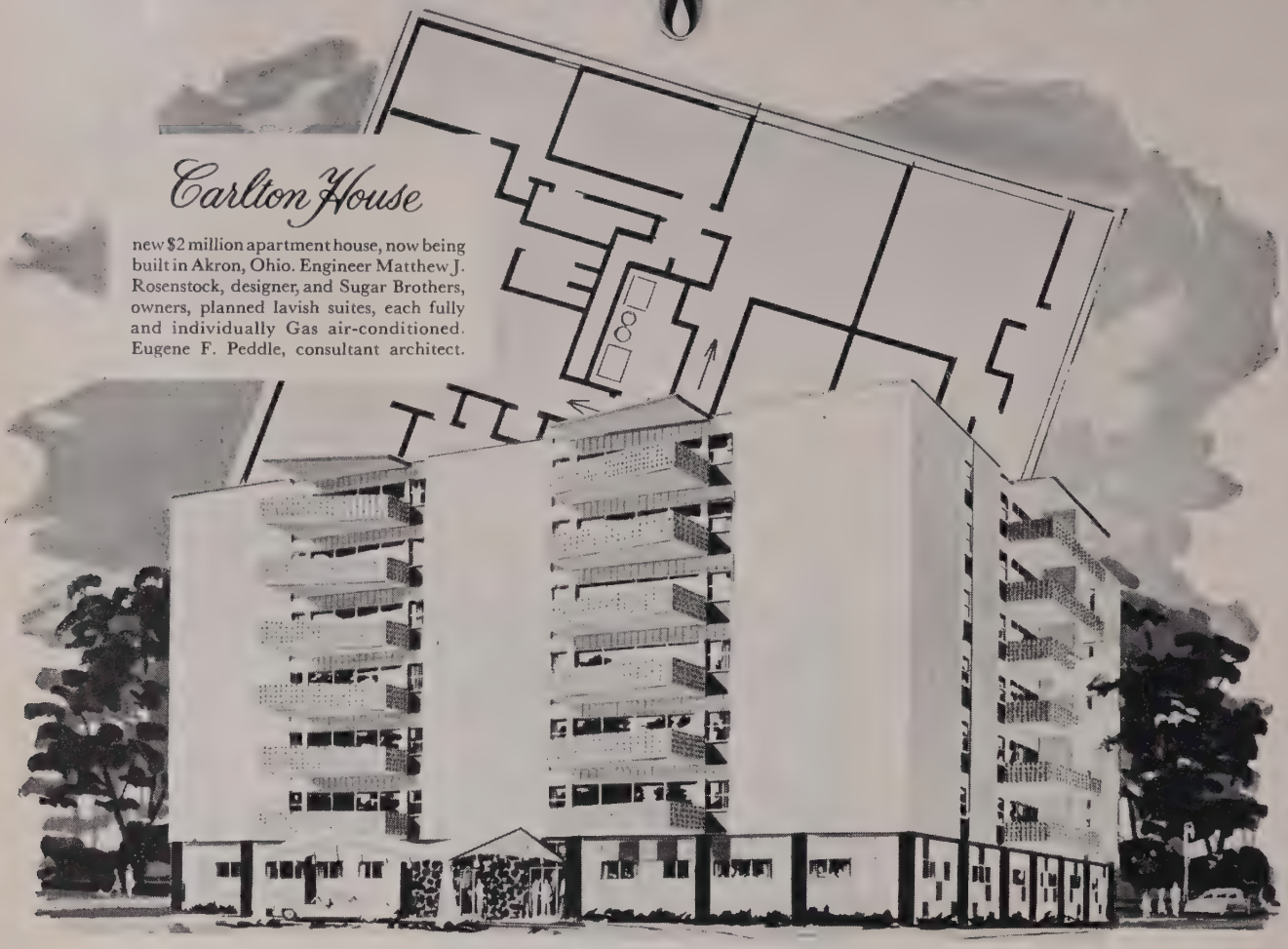
Last year, the storm of criticism reached gale force. Moses himself said it made Title I a "dead duck" for future private investors. A once-favorable press turned increasingly cool. Last fall, Mayor **Robert Wagner** appointed Lawyer **J. Anthony Panuch** to survey ills in the city's slum fight, recommend improvements. With pressure growing for a more rounded approach to renewal, Moses wrote Panuch (in a letter that became public with Panuch's report) that the committee had discharged its function, launched an active Title I program in New York, and should now be integrated into city government.

Invective got results

On the national scene, Moses' most notable legacy may well turn out to be his influence on enforcement of the federal concept that every city must have a workable program for doing its part in slum fighting to be eligible for federal aid. Long after it became apparent that New York did not have such a program, Moses' talent for public invective kept federal funds funneling into the city (at 10% of the national total). Though intermittently waving the club of a cutoff, former HHFAdministrator **Albert Cole** shied away from public tangles even when many counselors advised him to get tough. The effect: the club became about as effective as a feather against other cities.

Less readily apparent is that Moses' stature had the effect of glamorizing his bulldozer strategy if not his tactics, and luring other cities into overemphasizing a redevelopment concept that time has shown cannot stem the growth of slums. And if Robert Moses' departure underlines anything, it is that however good or bad it was under him, redevelopment did not stem the growth of slums in rent-controlled New York.

Look what Gas is doing now!



Carlton House

new $2 million apartment house, now being built in Akron, Ohio. Engineer Matthew J. Rosenstock, designer, and Sugar Brothers, owners, planned lavish suites, each fully and individually Gas air-conditioned. Eugene F. Peddle, consultant architect.

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ANADA:

% bank interest lid foreshadows g drop in starts, experts predict

lications are that Canadian homebuilders will start closer to 100,000 ıses in 1960 than the 125,000 government economists continue to dict. This would be a drop of 29% from last year's 140,000 starts. Main reason: the chartered banks, who have done some 40% of all vate NHA lending in Canada in recent years, are forbidden by law m charging over 6% interest. Current NHA rate is 6¾%. It was ɔsted in January in an effort to keep mortgage money flowing *b, News*).

Now, admits Works Minister David Walker: "It seems certain the ıks will not be participating except at 6%. . . . I would think a very eful second look would be necessary before one would interfere ce to raise the bank rate above 6% in the isolated case of NHA ns would encourage other branches of the bank's activities to seek reases in their permitted rates" (eg small loans and time payment ıncing which some do by an ingenious, though supposedly not ctly legal, system of discounts).

President A. C. Ashforth of Toronto Dominion Bank confirms banks l not make any mortgages "beyond what they have already com- ted, which is very little." He predicts: "It is doubtful starts will eed 105,000." Ashforth sees no relief in sight. "Since our economy expanding it might well be that the money supply will become ıter as the year progresses. This means interest rates will ıain high."

Most builders are resigned to the fact they won't get enough money build all the houses they want this year. They are turning their ention to other kinds of building. But official builder groups are still ting the drums for more government action. NHBA's Executive mmittee met with Walker and CMHC President Stewart Bates in awa last month to ask: 1) legislation to let the banks charge more n 6% and 2) immediate direct lending by CMHC to builders.

overnment inquiry raps builders' design

preliminary reports are a good indicator, builders' ears will burn en the Royal Architectural Institute of Canada issues its report on ısing design June 1.

The report is the work of a committee of three architects and one nner. Since last fall they have traipsed 12,000 mi across Canada to for themselves what is wrong with housing design, how to make it ter. Their criticism has been liberally sprinkled with many familiar i-suburban nostrums, has taken a surprising swipe at the National ilding Code and has suggested that worries about mortgage money ve builders little time to think about design. There are a few sitive suggestions of ways to improve "this terrible urban sprawl."

The committee was launched at RAIC's annual convention in June t year. The architects had been "taking a few informal looks" at ısing design through provincial locals of RAIC, and issued some onclusive reports. Then President Stewart Bates of Central Mort- ge & Housing Corp hinted CMHC might help bear the cost of a t-finding study. Said he: "So far we have heard little from the hitects. . . . You must be prepared to participate in housing to a ater extent than in the past. There are responsibilities that go h leadership, with professeional standing. If you as a profession

continued on p 73



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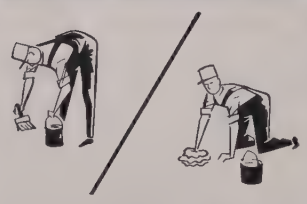


Cut on-site labor 40% to 50% with Bruce PRE-finished Floors

YOU ELIMINATE ALL THESE OPERATIONS



SANDING
(3 cuts)



APPLYING FINISH and FILLER
(2 or 3 operations)



WAXING and BUFFING
(2 operations)

ADDED TIME SAVED:

No slowing down work of other trades. No waiting for finishes to dry.

HOMEOWNERS LIKE THE BEAUTY AND DURABILITY OF BRUCE PRE-FINISHED FLOORS

The factory-applied Bruce Finish brings out the full beauty of Oak and keeps floors looking new year after year. Tests show this superior finish will outlast surface finishes 3-to-1 because it's baked into the wood. Durability has been proven in half-a-million homes.

Surveys show home buyers prefer Bruce Flooring by a wide margin over all other brands. This results from dependable quality and consistent advertising in leading national magazines. Builders find it pays to feature Bruce PRE-finished Oak Floors in their homes.

For complete information write:

BRUCE

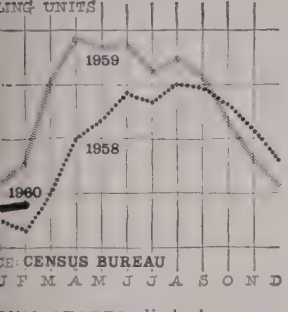
E. L. BRUCE CO.
1660 Thomas Street
Memphis 2, Tenn.

Bruce PRE-finished Floors

Used in over half-a-million homes

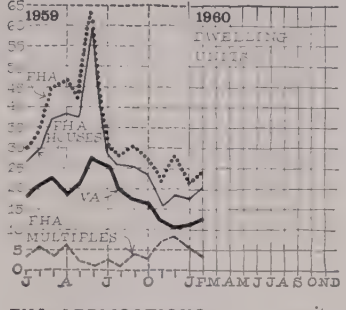
to turn your back on housing, Canada would continue to build
; but by accident rather than by conscious design."
AIC took up the challenge, got a $30,000 grant from CMHC plus
ner Alan Armstrong as executive secretary, named three archi-
to tour Canada with Armstrong. The three, Peter Dobush of
treal, John B. Parkin of Vancouver and Ned Pratt of Vancouver
now finished their studies.
ys Chairman Dobush: "We feel a little badly as a profession. . . .
neglect allowed builders to take over this field. Our profession has
t into this thing and try to develop a more pleasant environment."
eir opinions so far have been expressed in the various cities they
d, plus a conference in Ottawa in February. Samples:
obush: "The National Building Code, availability of stock hous-
lans and wide distribution of housing literature has resulted in a
ed uniformity of housing across Canada. . . . There is too much
eful use of the scarce land. . . . There should be a steady flow of
gage money rather than the present stop and go system."
rkin: "The myth of the single family unit may face Canada with
ruptcy in the housing field. . . . There should be some modifica-
in zoning regulations to allow large old residences in the center
ties to be turned into multi-family units; we found illegal multi-
ly use all across Canada. . . . We have a system of apartheid
ur dormitory suburbs that is about as wicked as that in South
a; but ours is based on income instead of color."
att: "I don't want to be pushed into buying. . . . Urban sprawl
developed as a result of the bullying of the gardening magazines
the Madison Avenue complex, 'own a home of your own, every-
has to have a stake in America.' Lots of people would like to
in a nice apartment in the city, in the center of things. But they
because it costs too much."
torts Vancouver Architect Fred Hollingsworth: "Human beings
rally tend to sprawl. Let's plan it. Architects are to serve man's
s, not dictate them."

ATISTICS:



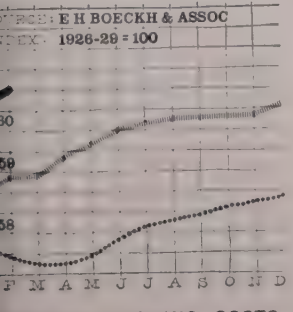
SING STARTS climbed season-
n February to 76,600 (74,400
e, 2,200 public) — up 0.9%
January's 75,900, but down
from last February. The sea-
ly adjusted annual rate of
,000 is the lowest since June
It is down 7.9% from Janu-
1.21 million and a substantial
down from February a year

ring January and February,
e starts fell 16% behind their
earlier level.

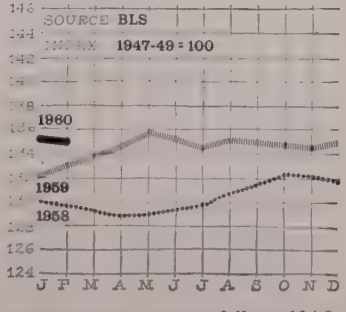


FHA APPLICATIONS on new units showed a seasonal rise in February to 24,613. Although 12.1% over January, this was 28.8% behind February of last year. Project applications were down 38.4% from January and down 31.1% from February 1959. Applications on new homes jumped 29.8% over January but were still 28.4% under February 1959.

VA appraisal requests on new units rose 15.2% to 12,868—38.6% below February 1959.



DENTIAL BUILDING COSTS
ed to 294 on Boeckh's index
bruary, 1.4 points higher than
ry's 292.6. As in past months,
reason for the increase is
r labor rates.



MATERIALS PRICES fell to 134.9 in February, down 0.3 point from BLS' January figure of 135.2. The decline is due to lower prices of lumber, plumbing and heating equipment. *NEWS continued on p 75*

PRYNE LIGHTS...



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LIGHT TOUCH!

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OOKS:

uburbs face big spurt in nonwhites, re ill-prepared for it, says expert

ATOMY OF A METROPOLIS, by Edgar M. Hoover and Raymond Vernon, 5 pp, $6, Harvard University Press.

DE IN NEW YORK, by Roy B. Helfgott, W. Eric Gustafson, James M. nd, ed, Max Hall, 388 pp, $6.75, Harvard University Press.

E NEWCOMERS, by Oscar Handlin, 171 pp, $4, Harvard University Press.

ntrary to widespread belief, the big growth in New York's nonwhite pulation over the next two decades will not be in the central city. ly about 10% of an estimated 60% growth in Puerto Rican and gro residents will take place in Manhattan. The rest will occur outlying areas—many of them suburban communities that are, so , ill-prepared to deal with the explosive problems of housing, educa- n and community services such growth will dump on them.

So predicts Harvard Historian Handlin in the third and latest in rojected nine-volume Harvard study of the New York metropolitan ion. Handlin has written at length on immigration patterns, was arded the 1952 Pulitzer Prize in history for another work, *The rooted.* In *The Newcomers* he strips away a good deal of the teria surrounding nonwhite population problems by putting them historic perspective. "The inference of a good deal of contemporary cussion is that these problems are altogether new and therefore oluble. Yet the problems of the marginal wage earner, of substandard sing or of juvenile delinquency are by no means new in the ory of New York," he says. And his abundantly documented study kes it clear that such problems have been created and suffered by h new wave of immigrants in the city's history, and are not unique Puerto Ricans and Negroes.

The problems are the price the city has paid, he says, for having large, unskilled and poorly paid labor force needed for urban wth . . . In the past, New York benefited greatly from the presence such laborers; but the city and the immigrants paid the cost in ilitating social disorders. Recovery from those disorders came from capacity to expand and from the freedom with which the new- ers and their children could rise to the opportunities created by ansion."

But two new developments now complicate the problem:

Color prejudice not only hampers Negroes and Puerto Ricans in ing chances for self-betterment, but also works in combination h cultural traits they have brought with them to inhibit their ability grasp those that are open to them. Disinclination to save and umulate capital; inability in business; disorganized family life, lack social institutions which give them unity and purpose—all these seen by Handlin not so much as inherent ethnic traits, but traits ated by the pressures of prejudice.

Changes in the social and economic structure of the metropolis f limit the social, economic and geographic mobility of new groups. example, diffusion of older, more prosperous groups to the out- ts of the city was once a standard pattern; and it left room for er groups to move and grow. Today, this no longer provides a able source of used but better housing to which the newcomers go. At the same time, some of the industries which once demanded cheap central city labor pool have diffused to outlying areas, and newcomers must follow.

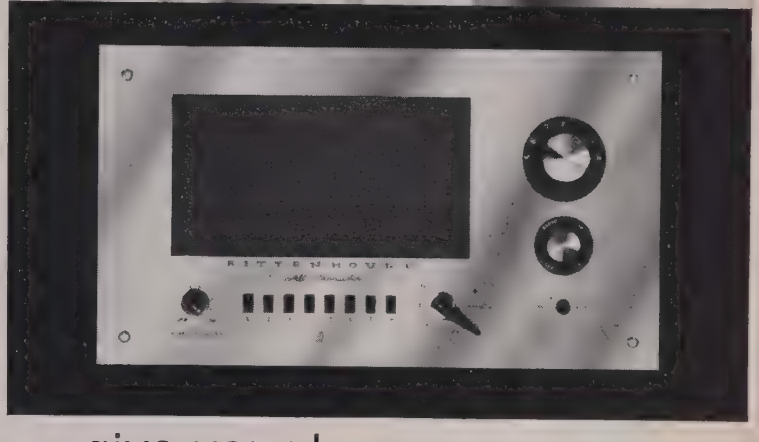
Says Handlin: ". . . Inevitably, some part of the colored population have to find a place in the suburbs. The only question is whether move will come peacefully or be accompanied by ugly conflicts." 'Although the difficulties are genuine and grave, there is every on to be optimistic about the future. . . . If New York continues witness, in the next 25 years as it has in the past decade, an ement of prejudice in accord with its tradition of diversity, the lems of occupational mobility, of education, and of the competi- for space will certainly be eased."

Like the two earlier volumes, Handlin's book is based on a study he Harvard graduate school of public administration under spon- hip of the New York Regional Plan Assn. Hoover and Vernon's k sets the stage. It concludes that the popular concept of city vth through successive, widening rings of development is an over- lification. Instead, the authors find that while growth is outward, sharply affected by things like transportation, site suitability—and in the 22-county New York region (which contains more than one n center) the "rings" of all tend to cut into each other. The sec- volume explains what pressures govern decisions whether three etypal industries, garment, publishing and printing and electronics, ain in the central city, disperse to the suburbs, or leave the region.

NEWS continued on p 77

RITTENHOUSE INTERCOMS...





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SOUND TOUCH!

Complete two-way intercom service — plus door chime and radio service to every room. Each system has master station with from one to eight remote stations. Fully-transistorized for low-cost operation and long service-life. Easy to install . . . no 115-volt wiring required. Two year warranty.

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FINGER ADJUSTING* HANGERS

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ENDS COSTLY CALL-BACKS!



NEW 900FA KENNAFRAME "Custom" series, prefabricated assembly for 1″ to 1¾″ pocket doors, easily installed by one man in half the usual time. Four screws lock entire unit; simple adjustments for perfect header and jamb alignment. Save time; assure lasting, trouble-free performance. Note ratchet-type adjuster; mere finger-touch permits easy, time-saving alignment. New instant door mounting eliminates millwork. These exclusive features available in pocket and by-passing hardware. Write TODAY for details! Kennatrack Corporation, Elkhart, Indiana. *Pat. Pend.

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lesman Sam paints a picture for success

TO BE CONSISTENTLY SUCCESSFUL IN REAL ESTATE by Sam G ell, 196 pp, Prentice Hall, $4.95.

alesman Sam" Russell is perhaps one of the most successful real e brokers in the country.
s head of the sales force of the D. C. Burns Realty & Trust Co enver since 1946, he has sold thousands of used and new houses. made such a great reputation he is a regular speaker and/or l member at nearly all NAREB and NAHB convention sessions nerchandising.
his book (published some time ago) Russell writes as he talks. ct the book sounds like a compilation of his speeches. In his own r and entertaining way, Russell gives the reader some cogent s in the art of selling. For example:
bnoxious traits in your speech or in your actions will classify you Dirty Bird. The man or woman who plans to put confidence in to the tune of thousands of dollars is quite apt to be supersensitive Dirty Bird. Here're 12 kinds of birds they try to avoid: the petty izer, the pointed belittler, the casual inconsiderate, the emphatic er, the frequent interrupter, the nervous hurry-upper, the evident r, the sloppy appearer, the eager arguer, the willing defeatist, imlet eyed looker and the intimate button holer."
terspersing his advice with some of his own original verse, Russell advises his readers to paint pleasant pictures for their prospects. a fence is really a garden wall; a cellar is a lower level; an attic storage area and a backyard is a patio area.
e book will not make good salesmen out of poor ones but it can the man who wants help.

alty analysis for beginners

S IN REAL ESTATE FINANCE, by James C. T. Mao. 115 pp, $3. Uni- y of Michigan.

mortgage bankers and realtors faced with the task of training staff members, this book offers ten cases covering the financing sidences, apartment buildings, motels, shopping centers and sub- ons. The volume, intended as a supplement to student texts, out situations that can be analyzed from the standpoint of r, borrower or investor.

eded: more research on housing

N REAL ESTATE RESEARCH, by David T. Rowlands. 94 pp, $4. Urban Institute, Washington, D.C.

re is no area dealing with the economics of real estate in which derably more knowledge is not needed." This observation in David T. Rowlands' monograph is another reminder that one of nation's key industries has been consistently shortsuited in the matter of research. He estimates that from 1946 through 1958 han $250,000 a year was spent on realty research.
of Rowlands, of the University of Pennsylvania's Wharton ol, puts his finger on many areas of neglect. Among them: 1) effects of price, architecture and population shifts on housing nd, 2) the priorities buyers give to shelter by price ranges, 3) nfluence of race on values in multifamily housing, 4) the invest- experience of apartment owners, 5) the effects of building and g codes, new financing devices and innovations like shopping rs on the housing market.
e monograph is the result of a two-year study co-sponsored by Urban Land Institute and the NAREB. It lists publications con- g significant real estate research from 1946 through 1958. Also ed are programs now being carried out through such organiza- as ACTION, the National Bureau of Economic Research, A, and various universities. The monograph will be brought up te annually.

v to figure a renewal market

NTIAL RENEWAL IN THE URBAN CORE, by Chester Rapkin and William isby. 131 pp, $3.75. University of Pennsylvania Press.

mbitious title notwithstanding, this slender volume is devoted to demonstrating ways of finding the market for a central-city ntial renewal project. Specifically, it is an exposition of the rs' market study for Philadelphia's Society Hill project.
ere is growing recognition of the importance of such studies in g the economic feasibility of renewal. So the methods used l interest planners and potential sponsors in any city where sales or rehabilitation renewal projects are planned.

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Here's how! From one quality source you get ventilating fans and hoods, chimes and intercoms, recessed and decorator lighting and electric heating and air conditioning equipment. Just *one* dependable supplier... Emerson Electric ...is responsible for guaranteeing quality, for billing your order and for shipping. You save not only the hidden costs in time spent ordering from many different suppliers... but you also save *money* in initial costs because you are an important quantity buyer!

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Plan for a small budget, small lot. Architects: Bassetti & Morse, Seattle, Wash.



2-wing plan surrounds the outdoors. Architects: A. Quincy Jones-Frederick E. Emmons, Los Angeles, Calif.



Center hall treatment for today's one level. Architects: Satterlee & Smith, Washington, D. C.



3-wing plan on a moderate 70 x 110' site. Architects: Bassetti & Morse, Seattle, Wash.



Plan for a vacation home. Architects: Robert A. Little & George F. Dalton & Associates, Cleveland, Ohio



Wide weather overhangs and room to spare. Architect: George Matsumoto, Raleigh, N. C.



Up-dating the two-story classic. Architects: Bassetti & Morse, Seattle, Wash.



Easy-to-care-for home for 2 adults. Architects: Robert A. Little & George F. Dalton & Associates, Cleveland, Ohio



3 living levels . . . a feeling of bigness. Architect: George Matsumoto, Raleigh, N. C.



The sweep of open space for a small space. Architects: A. Quincy Jones-Frederick E. Emmons, Los Angeles, Calif.



Economy-size home for a young, active family. Architects: Satterlee & Smith, Washington, D. C.



Simply designed, easy-to-care-for lime block home. Architect: George Matsumoto, Raleigh, N. C.





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TOTAL ELECTRIC
gold medallion home

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It's the BIG IDEA in building today! Consumer earnings and savings are up. So is spending—*but not for building!* Needed is a big new idea to loosen purse strings. Total Electric Living is just such an idea. *Proof:* in 1959, Total Electric Home openings produced over $1,000,000 in sales the first 2 weeks . . . and sales have mushroomed since!

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You can make any home Total Electric . . . *any* size, *any* style, *any* price . . . even the homes you are now building or planning. All that's required is that you include at least electric heating, cooking and water heating.

Find out how you can cash in! Mail the coupon for a free booklet of the 16 home plans. Contact your nearest Westinghouse Distributor for complete details on how you can build a Total Electric Home and share in this Multi-Million Dollar Building Program!

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FREE!
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Total Electric Home Dept., Box 1212, Mansfield, Ohio

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Please send me, without cost or obligation, a copy of your Total Electric Plans Book (B-7869) and a copy of your Merchandising Plan (B-7894).

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( ) Micarta Panel Walls and Counter Tops
( ) Electric Heating and Air Conditioning
( ) Light Bulbs and Fluorescent Tubes

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Walter Cronkite for CBS News

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TOTAL ELECTRIC
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The 16 homes announced on Westinghouse Desilu Playhouse starting March 18 and continuing through June, reaching 22,000,000 viewers coast-to-coast . . . plus . . .

24-page "Spectaculars" bringing all 16 home designs to over 3,000,000 readers in "Better Homes & Gardens Home Building Ideas for 1960" and "New Homes Guide."



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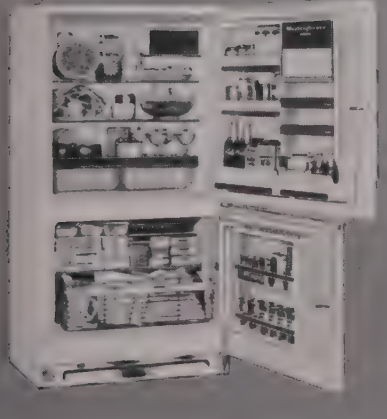
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Now, from Westinghouse, comes this exciting new 14 cu. ft. refrigerator with revolutionary pull-out Center Drawer, so easy to use...see into...reach into. Use it as a powerful demonstration in your model homes. Special compartments in the exclusive new Center Drawer keep meats and vegetables fresh for days . . . even hamburger stays fresh a full week without freezing. Moreover, this new Cold Injector Westinghouse is Frost-Free throughout. There's no defrosting in the refrigerator...the freezer...or the Center Drawer. Doors open 90 deg. within cabinet width, and there are no coils on the back. In addition to 5 Cabinet colors* and 8 Choose-N-Change Door Panels — 40 combinations in all — there are doors in Coppertex and Brushed Chrome, enabling you to carry out any kitchen color scheme.

*Mint Aqua (shown opposite with Westinghouse Heirloom Maple Wood Cabinets), Frosting Pink, Lemon Yellow, Sugar White, Coppertan.

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Westinghouse Refrigerators come in all sizes from 9 to 16 cu. ft., and may be installed free-standing, or built-in. Accessory Trim Kits are available for all except the 9 cu. ft. models, for which trim may be made locally. All units have doors that open 90 deg. within cabinet width.

(Left)
14 cu. ft. capacity, including 161 lb. bottom-mounted home freezer • Cold Injector System • Meat Storage Pan • Twin Porcelain Crispers. Dimensions: 33" w x 65⅝" h.

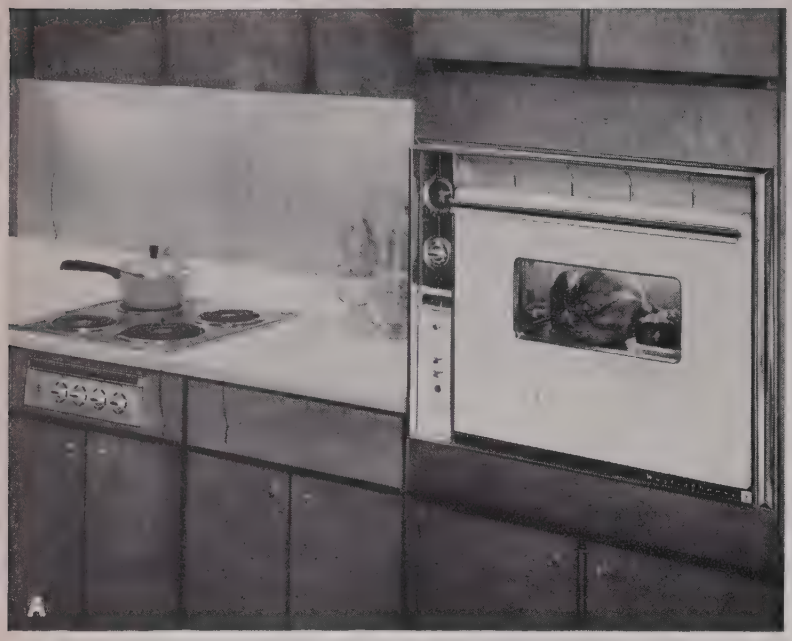
(Right)
12.6 cu. ft. capacity, including 101 lb. top-mounted home freezer • No coils on back • Cold Injector System • 5 Colors, plus 8 Choose-N-Change Door Panels. Dimensions: 30" w x 64¼" h.



SEE NEXT PAGE for more exciting Westinghouse Built-Ins!

ORE INFORMATION ON REFRIGERATORS, MAIL COUPON ON SECOND PAGE OF THIS SECTION OR WRITE WESTINGHOUSE ELECTRIC CORP., CONTRACT SALES DEPT., MANSFIELD, OHIO.

WESTINGHOUSE BUILT-INS ADD QUALITY



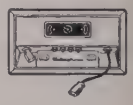












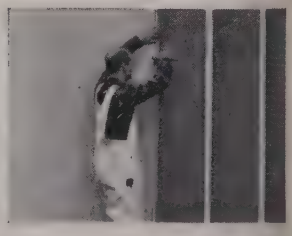
WESTINGHOUSE BUILT-INS ALSO INCLUDE: Wood and Steel Cabinets Food Waste Disposers Electric Water Heaters Appliance Centers

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Micarta Panel Wall installation is fast—directly over studding or furring.



Plumb is checked, and the next panel stapled in place.



Panels are tongue-and-groove. A finished wall is up in minutes.

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. New oven design with controls on the side! Located n the side, the controls are out of the heat zone, easy to each and use. Available in built-in or stack-on models, it eatures famous Westinghouse Serv-Temp Roast-Guard, uilt-in Rotisserie and Lift-Off Door.

ompact new range platform has remote controls with marked heat settings plus choice of 1001 heats.

. Only Dishwasher that guarantees 140° hot water! he hotter the water the cleaner the dishes. Westinghouse lot Water Booster provides 140° water for wash and final nse periods. Holds service for 10. Choice of 8 front panels.

. Complete push-button laundry in 25" wide space! 5" wide Space-Mates fit in kitchen, bathroom or closet. latching Clothes Dryer installs on top of Laundromat or de by side under a counter. Together they wash and dry 8 lbs. of clothes at same time.



OR MORE INFORMATION ON BUILT-INS, MAIL COUPON ON SECOND PAGE OF THIS SECTION OR RITE WESTINGHOUSE ELECTRIC CORP., CONTRACT SALES DEPT., MANSFIELD, OHIO.

MEANS BEAUTIFUL FINISHED WALLS IN MINUTES!

Vestinghouse
OTAL ELECTRIC
old medallion home

The carpenter makes one stop with new Micarta Panel Wall. Result: finished quality walls that give your homes a readily demonstrable edge over competition! Micarta Panel Wall is a new kind of wall system—16" x 8' tongue-and-groove panels that staple quickly to studding or furring strips. An 8' x 12' wall takes just 40 minutes—o plaster, puttying, paint, or wallpaper.

nd how it helps you sell! Micarta Panel Wall beautifies and dramatizes kitchens, aths, living rooms . . . every room in the house. Stronger than ceramic tile and as urable as Micarta counter tops, it won't crack or chip and needs no maintenance. licarta Panel Wall keeps its mellow glow without polishing or waxing. There are 7 uxurious colors and 4 rich wood grains to choose from, and matching moldings or all.

ew Micarta "Holiday in Color" decorative line—64 new Micarta patterns, olors, and wood grains are arrayed in a spectacular 8-page color chart that includes ips on selection and uses. Millions will see this dramatic new line in 1960. It will ay you to take advantage of this in your plans, too. Check coupon or write.

TURN THE PAGE FOR MORE OF THE NEWEST PRODUCTS FOR ELECTRIC LIVING!

OR MORE INFORMATION ON MICARTA, MAIL COUPON ON SECOND PAGE OF THIS SECTION OR WRITE WESTINGHOUSE ELECTRIC CORP., MICARTA DIVISION, HAMPTON, SOUTH CAROLINA.

WESTINGHOUSE ELECTRIC HEATING AND



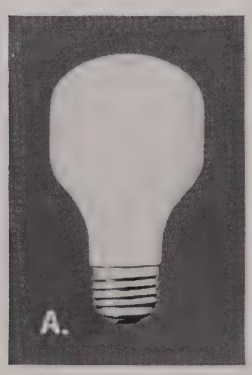
CLEAN, SAFE, QUIET,

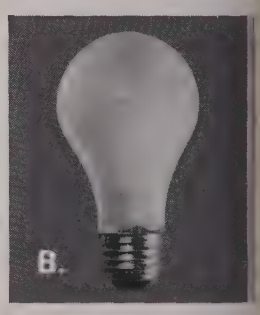


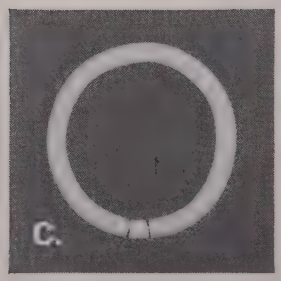
New plug-in baseboard units need no ducts, pipes, little wiring! Here is home heating at its finest! Exclusive Westinghouse Adjust-O-Matic control maintains constant temperature within 2° of setting. A special baffle keeps baseboard surface comfortable to the touch when units are in operation. Low initial cost permits installations in all price homes. Westinghouse baseboard electric heating, coupled with Westinghouse central air conditioning, gives your customers full, year-round climate comfort at a truly moderate price!

WESTINGHOUSE LAMPS BRIGHT NEW IDEAS FOR

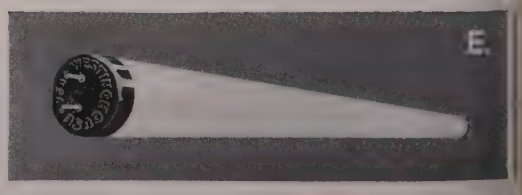






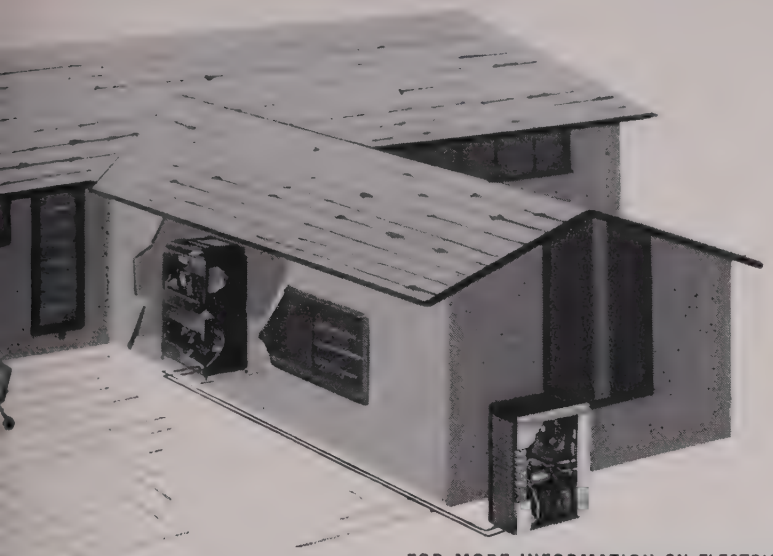






COOLING . . . HEART OF A TOTAL ELECTRIC HOME

EFFICIENT, DEPENDABLE, NO FLAME, NO SOOT, NO COMBUSTION, NO FUEL



New Westinghouse Heat Pump heats and cools! For those who desire the ultimate in luxury living, high-quality Westinghouse Heat Pumps deliver custom comfort every day of the year. Cool or warm air is circulated evenly and quietly throughout the home from a single system—and it's all done automatically. Available in split system or self-contained models, the Westinghouse Heat Pump can be installed just about any place in the home, without sacrificing space or changing building plans.

FOR MORE INFORMATION ON ELECTRIC HEATING OR AIR CONDITIONING, MAIL COUPON ON SECOND PAGE OF THIS SECTION OR WRITE WESTINGHOUSE ELECTRIC CORP., AIR CONDITIONING DIV., STAUNTON, VA.

BETTER LIVING ELECTRICALLY!

Westinghouse TOTAL ELECTRIC gold medallion home

If electrical heating is the heart of a Total Electric Home, light is its personality. Light can be gay and bright, or cozy and inviting. It can be vivid and colorful, or simple and restful. Light sets the mood for a house and enhances its decoration a hundred ways. Shown here are only 5 Westinghouse lamps, but there are many more for every need—indoors or out.

A. New Shape, new light—millions of tiny filter particles inside this Eye Saving White Bulb provide best light for seeing.

B. Decorate with light—with Beauty Tone™ Tinted Bulbs. Available in flattering Pink, cool Aqua or delicate Candlelight.

C. Compact Circline fluorescents—ideal general lighting for small hall or bathroom. In 8¼", 12", or 16" diameters.

D. Heat and Sun lamps—a big selling plus for little money. Reflectors are built into lamps.

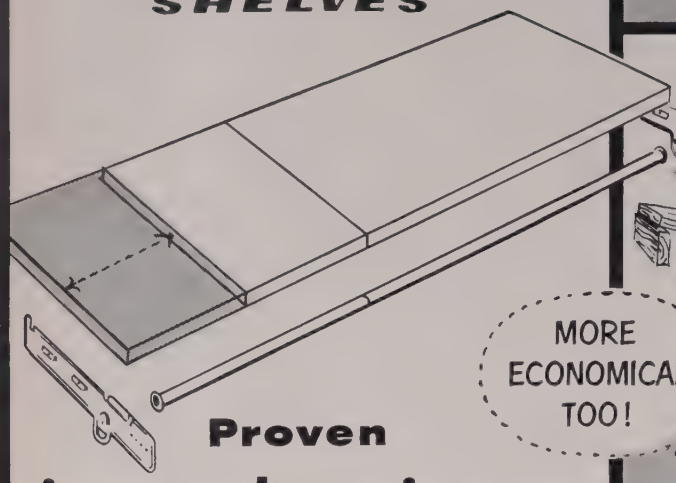
E. Fluorescents for the home—Deluxe white light of Homeline™ creates warm atmosphere, blends with incandescent bulbs.



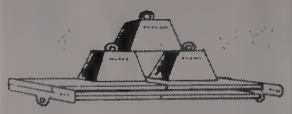
FOR MORE INFORMATION ON LIGHT BULBS AND FLUORESCENT TUBES FOR THE HOME, MAIL COUPON ON SECOND PAGE OF THIS SECTION OR WRITE WESTINGHOUSE LAMP DIVISION, WESTINGHOUSE ELECTRIC CORPORATION, BLOOMFIELD, N.J.

YOU CAN BE SURE...IF IT'S Westinghouse

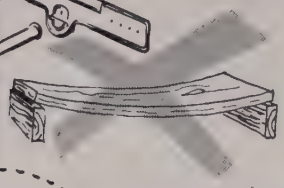
hc
X-PANDA®
SHELVES



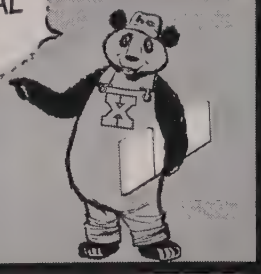
STRONGER



MORE ATTRACTIVE



MORE ECONOMICAL TOO!



Proven
in actual use in over
$1,000,000,000
of construction

X-Panda is the complete answer to all your shelving problems! All-steel, completely fabricated and packaged, cuts labor costs 85%, all sizes have 13" length adjustment, installs in less than 10 minutes, choice of greytone or linen finish.

Typical Installations

Benning Terrace Apartments
Washington, D.C.

Women's Dormitory
University of Missouri

Wiltshire Garden Apartments
Baltimore, Maryland

Washington U. Medical
Students' Dorm.,St. Louis, Mo.

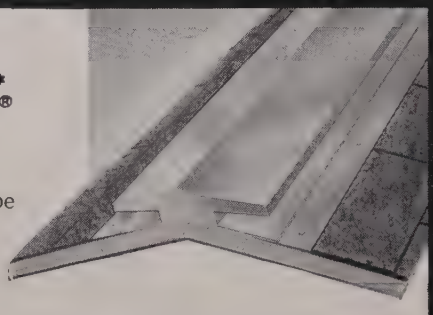
Proctor Hospital
Peoria, Illinois

Cocoa Beach Motel
Cocoa Beach, Florida

Here's another fine building product by hc

all aluminum
Vent-a-Ridge®*

Vent-A-Ridge provides a natural escape route for summer's hot, humid attic air. In winter it controls damaging condensation. Economical, attractive, efficient, FHA accepted!



clip and mail TODAY!

Quality Materials for Builders

hc
products co.
Princeville, Illinois

*Trade Mark of Home Comfort Mfg. Co.

hc products co. H-200
Princeville, Illinois

Please rush me literature on X-PANDA

Name _____
Street _____
City _____ State _____

Letters

Progress Report

Over the past several years the home building industry has made tremendous progress. Component construction is today an accepted, almost routine, approach to the building of a very large proportion of new homes. No single force has been more influential in bringing about this progress than HOUSE & HOME. The technical and professional stature of HOUSE & HOME has never ceased to grow. Your enthusiasm for advancing principles in the homebuilding industry has always seemed uppermost.

ROBERT F. SCHMITT, *builder, ex-NAHB research chairman*
Berea, Ohio.

Industry teamwork

Your editorial [H&H, Feb] on the lack of industry teamwork in selling the mass market is a comprehensive diagnosis of the ills of the housing industry. But what about the cure? As a starter, how about a combined industry research program to develop a profile of the average buying unit that will characterize the new mass market? This profile would help every segment of the industry formulate an overall marketing program. Design requirements could be established, materials standardized, lending criteria set, and sales techniques formulated in a concerted effort to give the consumer a product he needs, wants, can afford, and will buy.

WILLIAM A. BARKSDALE, JR.
Miller Mfg Co

New Products

We appreciate the story [which mentioned Vistarama windows, H&H, Jan] but wish to make one comment: the cut of our windows (figure E) is printed upside down.

BERNADINE DURA
Wabash Screen Door Co

We noted a serious omission in the listing of ceiling tile manufacturers in your January issue. Baldwin-Ehret-Hill Inc of Trenton, N.J., for some years has been making a line of acoustical products which includes fissured and perforated mineral tile; perforated cellulose fiber tile; perforated asbestos board; perforated metal pan system; and acoustical felts.

GLENN H. COX
Eldridge Inc

Mortgage coverage

Of all of your fine issues which it has been my pleasure to see over the past few years, the February 1960 is to be most enthusiastically commended for a splendid, well-informed, conservative, and forward-looking presentation of housing and mortgage financing news. Perhaps a bit short on the finer points of local mortgage market information, but, overall, absolutely outstanding in its factual approach and economic soundness of viewpoint.

ROBERT SUTRO, *president*
Ralph C. Sutro Co
Los Angeles.

Correction

Ferro Corp's porcelain enamel house was designed by Carl Strandlund and his staff —not by Carl Koch, as reported by H&H (*News*, Nov '59). Ed.

SELL THESE BASICS AND YOU SELL MORE HOMES!

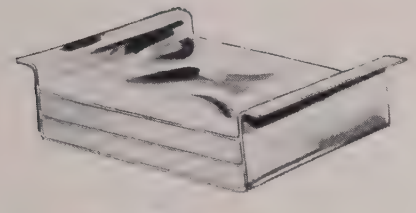


People want comfort—winter and summer. They want low heating and air-conditioning costs. They want barriers against air infiltration and chilling drafts. You can supply all these features—in full measure—with Balsam-Wool sealed blanket insulations. Today there's a type of Balsam-Wool for every climate...every heating and insulation need. And remember, Balsam-Wool combines *all* these advantages: positive vapor barrier...completely sealed insulation mat...double-bonded liner...special spacer flanges for easy application and to provide needed air spaces!

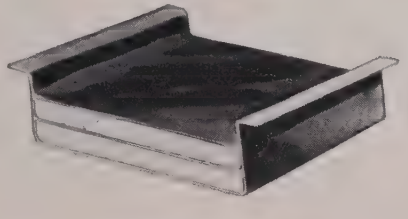
Basic to quality

Balsam-Wool® Sealed Insulation

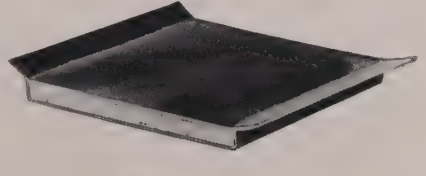
Reflective Balsam-Wool
Aluminum reflective liners. Standard (1″ thick): 16″, 20″ and 24″ widths. Double-thick (2″): 16″ and 24″ widths.



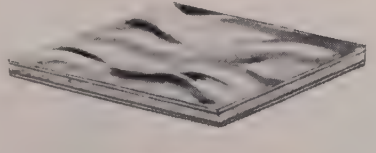
Regular Balsam-Wool
Asphalt-impregnated liners. Standard (1″ thick) and Double-thick (2″): 12″, 16″, 20″ and 24″ widths.



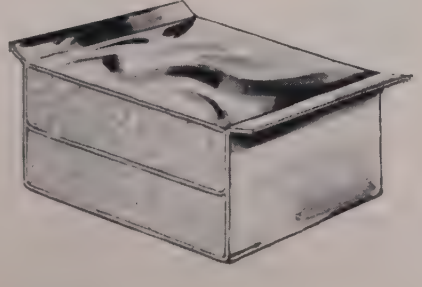
Type E Balsam-Wool
For masonry construction—⅜″ thick. Available in 12″ and 16″ widths.



Balsam-Wool Panel Insulation
⅜″ thickness; reflective liner-vapor barrier. Cut to size: 49″ x 8′, and rolls 8′ x 41′8″—for use in component or modular construction.



Balsam-Wool for Electric Heat
Full-thick (3⅝″) and Super-thick (5″) in 16″ and 24″ widths, in reflective liners.





a basic for structural strength



Nu-Wood® Sheathing



NEW—NU-WOOD NAIL-BOND INSULATING SHEATHING

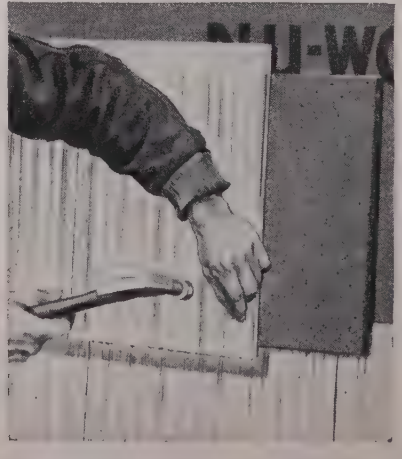
eliminates the need for nailing strips...permits direct application of wood or asbestos siding shingles...meets F.H.A. requirements—asphalt-coated on all sides and edges for moisture-resistance. Available in big 4′ x 8′ and 4′ x 9′ panels.



A COMPLETE SHEATHING LINE

Nu-Wood sheathing costs less to apply because it comes in big sections that cover up to 36 sq. ft. in one operation. Here are additional plus features of the Nu-Wood sheathing line:

- Variety of sizes—2′ x 8′, 4′ x 8′ or 4′ x 9′ panels.
- Big-sheet time-and-material-saving advantages—
  - Rugged strength eliminates costly corner bracing
  - Little waste or messy cleanup with larger panels
  - Marked sheets speed nailing application
  - Cuts easily and cleanly
- Extra insulation—for greater comfort, lower heating and air conditioning costs over ordinary sheathing.
- Sheds water...weather-resistant—danger from moisture damage during construction minimized. Requires no building paper (except with stucco finish).



Now with 4′ lengths of Nu-Wood shingle backer, three stud spaces can be covered at once to provide desired deep shadow lines of siding or shingles. Easy to apply. Saves money, adds extra insulation.

basic
to quality



The *Quiet* of Nu-Wood® Tile

With the complete Nu-Wood acoustical tile line, you can add the powerful basic quality appeal of *quiet* while you provide new style interest for every room. High in noise-quieting efficiency, Nu-Wood acoustical tile now comes in a wide range of beautiful decorator-designed patterns with light-reflective, flame-resistant and cleanable finishes. Tiny acoustical perforations do not mar beauty, yet control sound.



NEW Star pattern Nu-Wood acoustical tile.

NEW Cube pattern Nu-Wood acoustical tile.

NEW Bamboo pattern Nu-Wood acoustical tile.

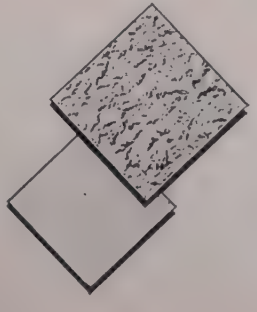
NEW Fissure pattern Nu-Wood acoustical tile in gold accent.

Plus

-Wood Constellation® ustical tile—exclu- Micro-Perf® per- ations.

Random drilled Nu-Wood acoustical tile.

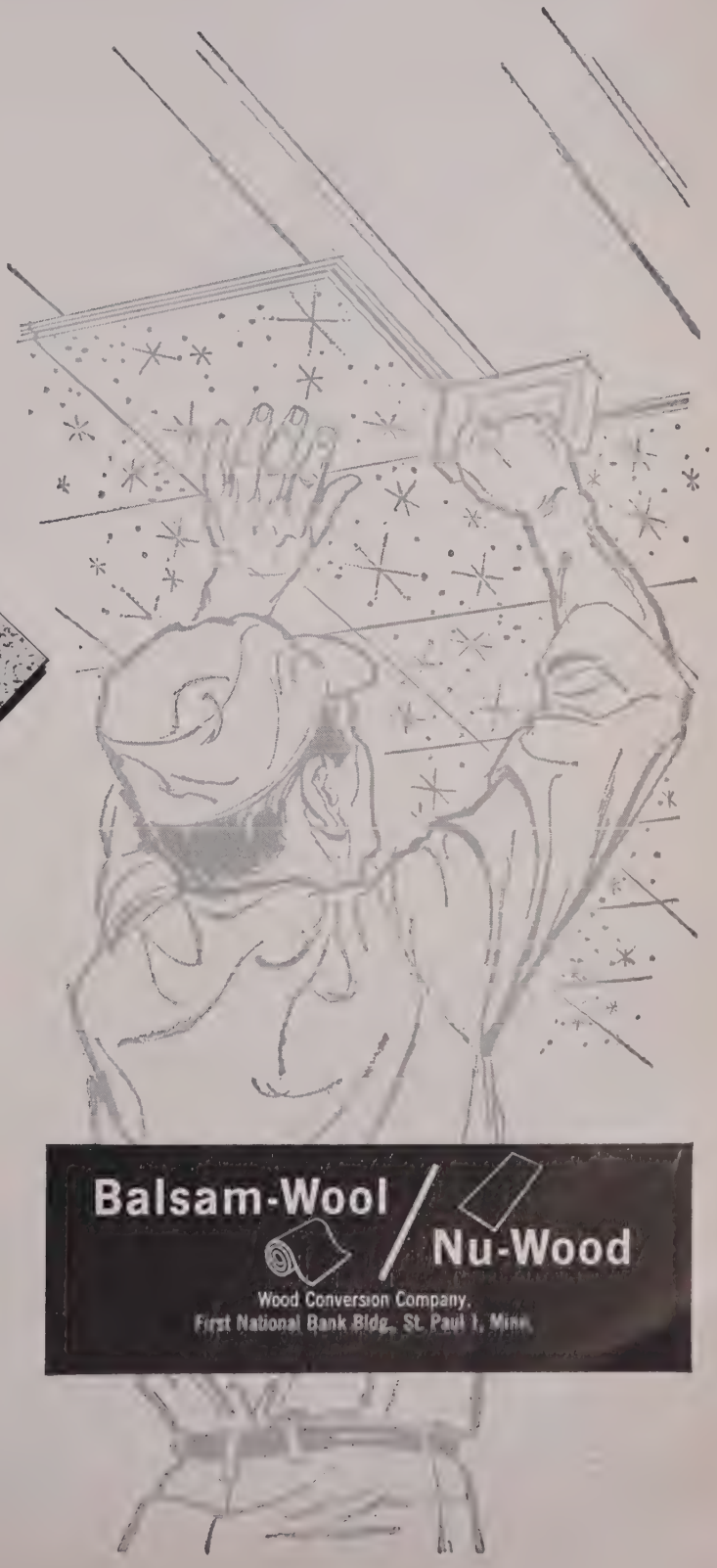
Regular pattern Nu-Wood acoustical tile.



-Wood Pre-Decorated Tile

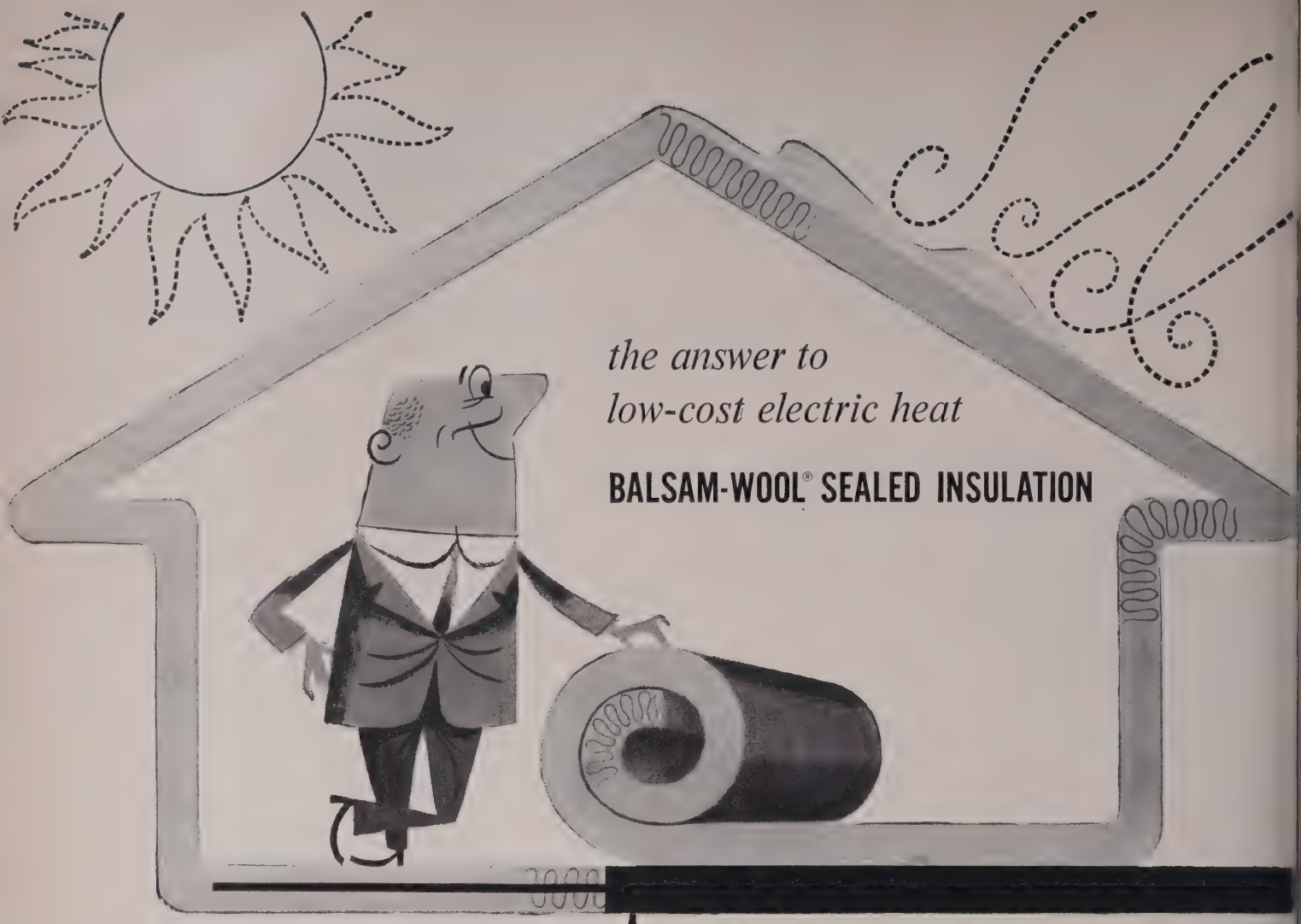
Wood Decorator tile imparts a high-fashion for ceilings...has a simulated fissure ign in gray, beige or gold tones.

Wood Sta-Lite® plain surface tile has a -glare white surface.



Balsam-Wool / Nu-Wood

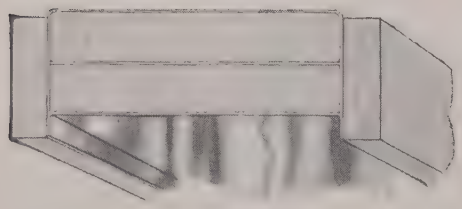
Wood Conversion Company,
First National Bank Bldg., St. Paul 1, Minn.



the answer to
low-cost electric heat

BALSAM-WOOL® SEALED INSULATION

A type for every need in electrically heated homes



Balsam-Wool is available with either reflective aluminum liners or tough asphalt creped liners which completely enclose the insulation mat. Thicknesses range from 1″ to 5″ and widths fit framing members spaced 16″ and 24″. The "U" values shown for the following recommended Balsam-Wool products include a correction for framing-member heat loss—something which is usually disregarded, although floor and ceiling joists occupy 10% of the area and wall studs, plates, etc., occupy 15%.

CEILINGS	"U" VALUES
Super-Thick (5″)—with Reflective Liners	.049
Full-Thick (3⅝″)—with Reflective Liners	.060
WALLS*	
Full-Thick (3⅝″)—with Regular Liners	.062
Double-Thick (2″)—with Reflective Liners	.062
Double-Thick (2″)—with Regular Liners	.075
Standard (1″)—with Reflective Liners	.075
*With 25/32″ Nu-Wood® Insulating Sheathing	
FLOORS	
Double-Thick (2″)—with Reflective Liners	.051
Standard (1″)—with Reflective Liners	.062
Double-Thick (2″)—with Regular Liners	.078

Balsam-Wool Sealed Insulation Sold Only by Lumber Dealers

Here's why:

1 **Top Efficiency.** There's a big difference in insulation. Balsam-Wool's low thermal conductivity (k) value of .25 makes it one of the finest products on the market. The insulating "U"-value standards for electrically heated houses are adequately met and heat loss is reduced to a minimum.

2 **Moisture Protection.** Electrically heated homes with higher inside humidity require effective insulation vapor barriers. The integral vapor barrier of Balsam-Wool (less than 1 perm) keeps the insulation and construction dry.

3 **Wind Resistance.** Wind penetration reduces insulation value greatly. The sealed protective liners of Balsam-Wool blanket insulation provide effective wind-sealing.

4 **Positive Application.** Easy to apply, Balsam-Wool stays in place. Its cellulose fibers have no splinter-like spines to cause irritation to workmen. Special flange construction permits fast application of insulation blanket.

5 **Reflective Liners.** Balsam-Wool with polished aluminum-faced liners increases over-all thermo-resistance of the construction—especially important in insulated floors.

WOOD CONVERSION COMPANY
First National Bank Building
St. Paul 1, Minnesota


This builder
saved over 1500
costly man hours with
Andersen
Strutwall*

"We saved better than 1500 man hours . . . cut installation time substantially, thanks to Andersen Strutwall,* the component that joins window and wall."



Edward F. Fischer,
President of Fischer & Frichtel,
whose home manufacturing operation
has made him one of the biggest
U. S. builders.

Edward F. Fischer, President of Fischer & Frichtel, St. Louis builder and home manufacturer, says, "The exclusive use of Strutwall in our construction of wall panels produces a yearly savings of over 1500 man hours. That's close to 30 minutes for each window unit . . . and you can see, that's big when you consider our volume operation.

"And Andersen's complete unit eliminates final adjustments and practically wipes out the callback problem."

Since start of operations in 1946, Fischer & Frichtel has organized home building to a mechanized science. Partners John Fischer and Lawrence Frichtel thought they had wrung out every minute of labor waste from this operation. But when they switched to new Andersen Strutwalls, big additional savings were realized. *And* also, Fischer & Frichtel got famous Andersen Window sales appeal at lower-than-ever installed costs.

In 1958 Fischer & Frichtel built their own home manufacturing plant, Concord Homes, to produce manufactured houses for the Fischer & Frichtel Construction Companies, and also to sell homes to other builders.



Completely pre-assembled! Weathertight Strutwall fits better, looks better because all parts shown here are precision nailed and glued by Andersen. Result: Strongest, tightest possible joining of window and wall.



Saves labor! Costs less installed! New Strutwall eliminates cutting, fitting, assembly of all conventional parts shown. Cuts normal installation time . . . from 3 separate operations to 1, from 22 steps to 7.



Installation within minutes! Fits tighter! At Fischer & Frichtel manufacturing plant, workers cut two load-bearing struts to fit header construction. Then nail Strutwall to adjacent studs to become an integral part of the wall panel. It's that easy!



← **One day framing!** Crane sets Fischer & Frichtel pre-assembled panels into place while three-man crew ram-jets sills to foundation and nails overlapping headplates. Only one day is needed to erect and frame-in from the slab up.

Now . . . let Strutwall add the sales appeal of Andersen Windows . . . at lower-than-ever installed costs!

Here's a great advance in building technique. Saves builders everywhere hours and dollars. New Andersen Strutwall makes a quality wood window an integral part of the house frame. Gives you better installation plus lower total installed costs.

Use of Andersen Strutwall is almost unlimited! Strutwall fits any type of frame construction—including panel systems. Can cut the steps of installation by two-thirds . . . with the easiest, tightest joining of window and wall.



Enduring wood! Handsome wood sash and frames of Andersen Strutwalls add warmth, character to Fischer & Frichtel homes no other window material can match. This is an $18,950 unit in the Carrollton development.



Built to take it! Precision-built Andersen Strutwalls will give this Fischer & Frichtel home years of trouble-free operation. Penta-treated for permanent protection from termites and decay.



More home for the money! Fischer & Frichtel prospects identify best-known brands as evidence of the quality built into a home. Nationally advertised Andersen Windows are recognized and preferred by a large majority of home buyers.



Fischer & Frichtel . . . Success story in community building

One of the country's largest community builders, the Fischer & Frichtel organization was formed in 1946. Their plant, Concord Homes, is located on the outskirts of St. Louis. Four to six houses are produced a day, depending on need. On the average, Fischer & Frichtel erects 365 of its own homes a year and also takes orders from large and small scale builders.

The Fischer & Frichtel success formula: Add to a progressive production technique (1) a flair for design and community planning, and (2) a strong feel for consumer merchandising.

Builder awards received include McCall's Congress on Better Living Award, the House & Home Award of Merit and the Practical Builder Oscar (left) for Community Development.

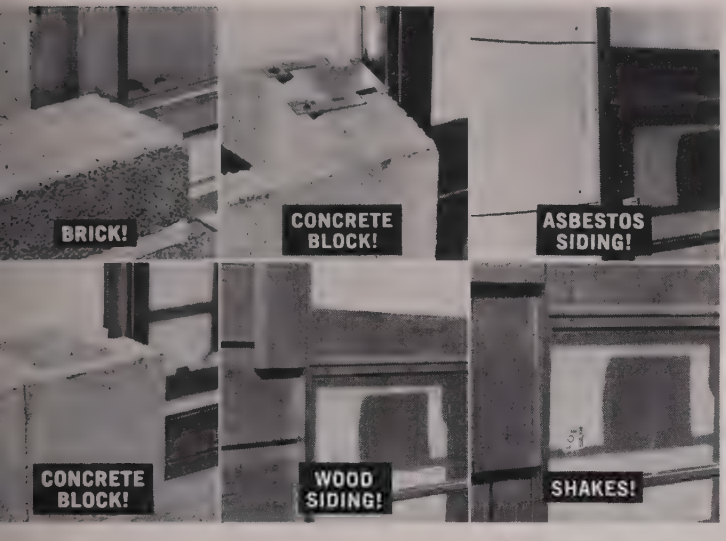
Andersen Windowalls*

*TRADEMARKS OF ANDERSEN CORPORATION

ANDERSEN CORPORATION • BAYPORT, MINNESOTA

ONE *Watson window* FITS ALL

TYPES OF CONSTRUCTION AT NO EXTRA COST!



Watson

INTEGRAL FIN SINGLE HUNG!

up to $3.00 cheaper to install!

The one window for every job, Watson Integral Fin Single Hung installs *over* the base sheathing of any type veneer or frame construction! No extra molding or trim required! (Extruded brick mold trim peels off for frame construction.) Installed & trimmed, Watson costs you less on any job!

Quality Features!

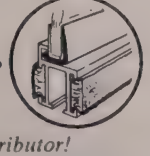
BUILT-IN INTEGRAL FIN acts as trim stop for brick & frame siding, peels off for masonry!





STURDY CABLE BALANCES give even tension with no creep or let-down! Fully concealed, engineered to sash size you specify!

VINYL PLASTIC GLAZING BEAD & DOUBLE-CONTACT WOOL PILE WEATHERSTRIP!



Write for full details and name of nearest distributor!

W. M. PRODUCTS CO.

P. O. Box 631, Henderson, Texas

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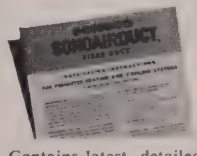


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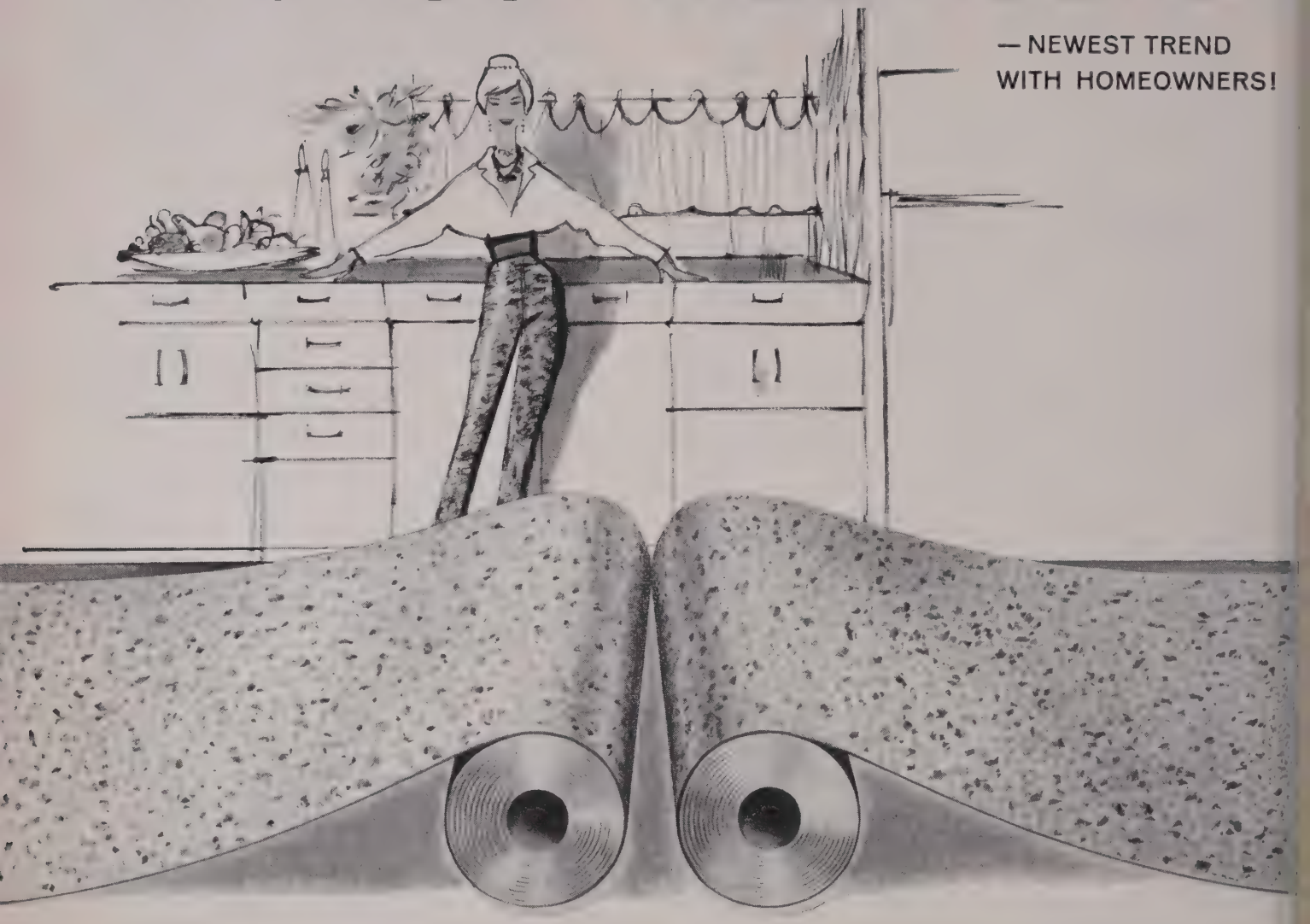
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APRIL 1960

House & Home

Published by TIME Incorporated

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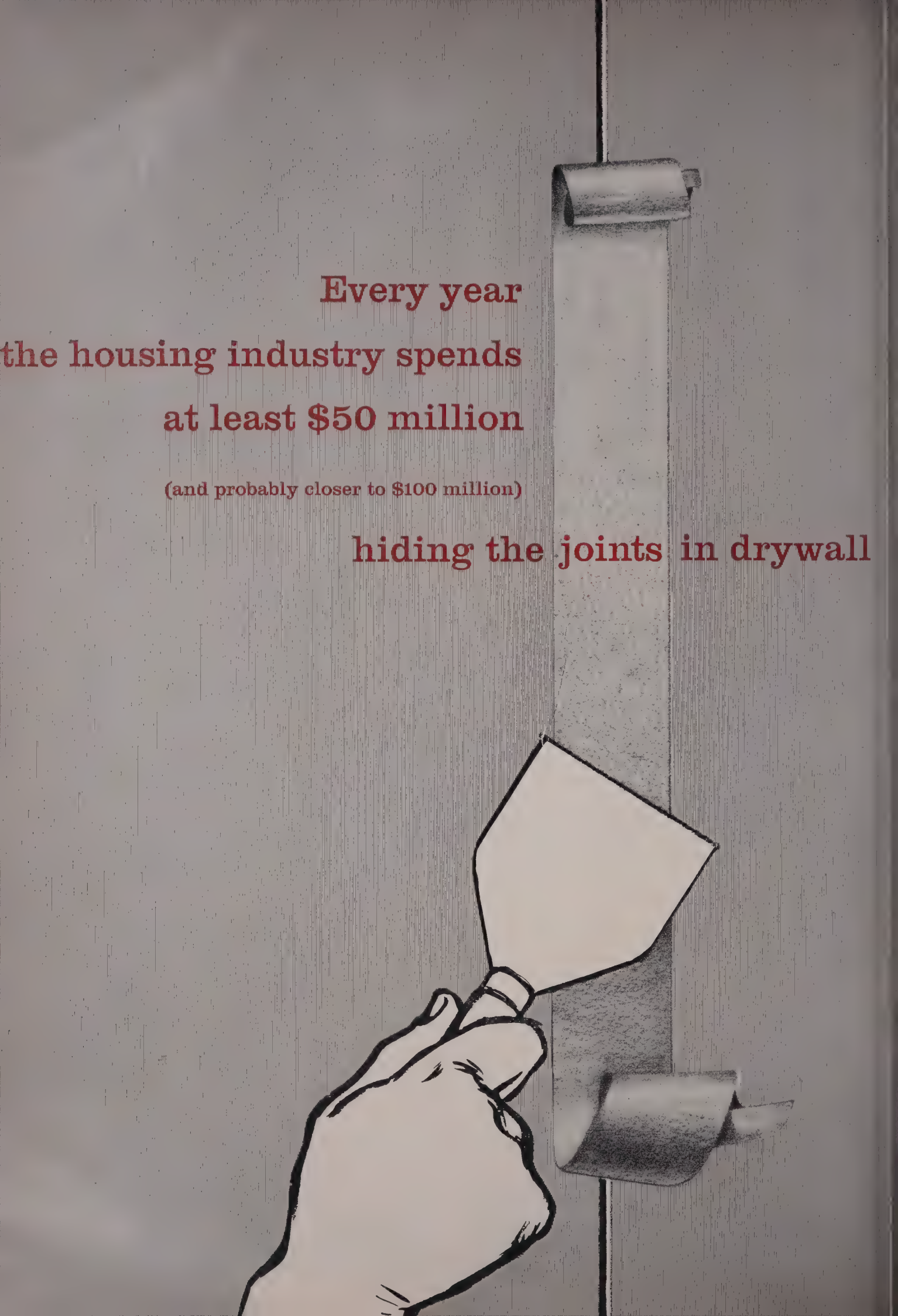
COVER

Photo: Ruth White

COMING NEXT MONTH

House & Home's annual issue on merchandising

Every year
the housing industry spends
at least $50 million
(and probably closer to $100 million)
hiding the joints in drywall



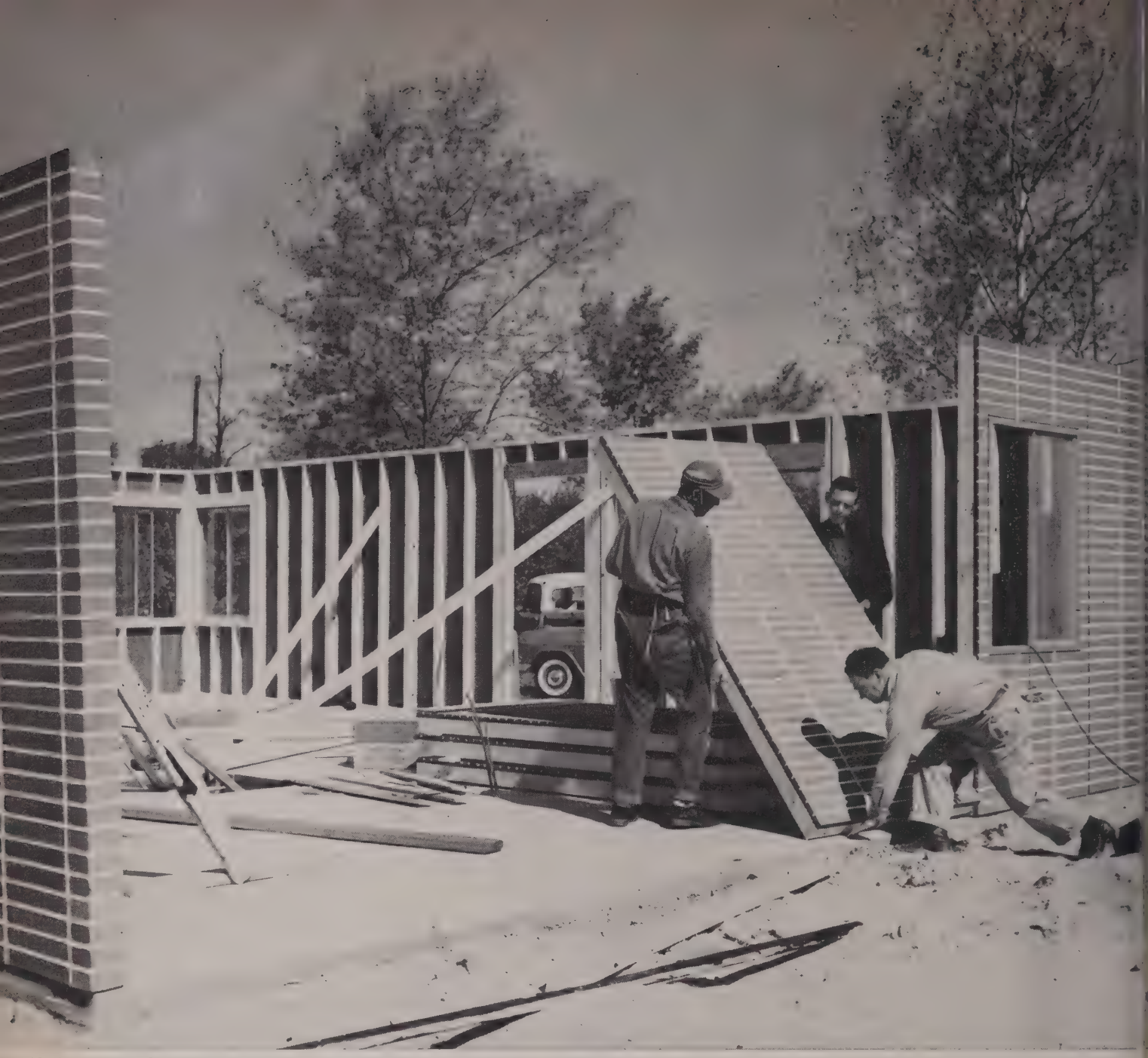
...this expense is nothing compared to the cost of hiding all the joints in tomorrow's component-built houses

Even with today's shop-built wall sections and interior partitions, there is already a real cover-up problem: these walls and partitions are usually longer than the sheet materials you can apply to them, so there is almost always a skin-through joint that has to be handled somehow.

As industrialization progresses to factory-made panels (and most experts agree that maximum economy is impossible without them), the joint problem will change.

Factory-made panels will come on a module—probably 4′—and you will need several of them, fastened together at the joints, to take the place of one of today's big shop-built sections. These factory-made panels will also come complete with interior and exterior skins, so you won't be faced with the problem of skin joints. But you will have a new cover-up problem to handle: what to do about the joint that goes all the way through the wall.

There are two good solutions. First...



SMALL PATTERN of stacked-bond brick, three stretchers wide, lets these modular panels fit into the overall wall pattern.

With either big sheets or panels, you can solve the joint problem by using

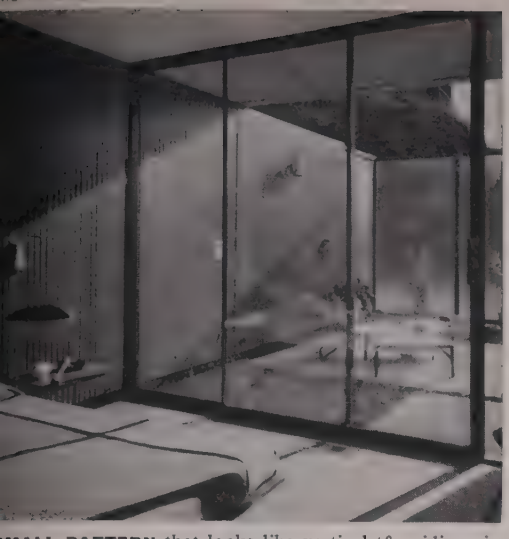
THE SMALL-PATTERNED LOOK

The small-patterned look lets you leave the joint exposed because it becomes part of a repetitive small pattern. So there is nothing to hide—the joints disappear into the overall design.

The small-patterned look is not new. You can see it in dozens of traditional materials like brick, shingles, and board and batten. Today it is simulated in panels like the one shown above, and in sheet materials like scored plywood. These "printed" materials give you the appearance of small pieces with the economy of big parts.

The small-patterned look is at home in traditional styles. When you use it with big shop-built sections or modular panels it presents no design problem. It even gives today's industrialized house the appearance of conventional construction.

Marvin Rand



SMALL PATTERN that looks like vertical t&g siding gives a well scaled texture to this bedroom and court. Designer: Craig Ellwood.



SMALL PATTERN that looks like random-sized boards is scored into the surface of this prefinished Savannah oak plywood paneling.



SMALL PATTERN of vertical siding that comes from 1-11 plywood is used here in Architect Bruce Abramson's own house.



SMALL PATTERN of board and batten is pressed into aluminum sheet. The battens have a practical purpose; they give rigidity to the sheets (see H&H, Oct '58).

BUT . . .



CONTEMPORARY PANELIZED LOOK of this Kalamazoo house comes from expression of the joints. Architects: George Nelson & Gordon Chadwick.

With a modular panel, the best way to solve the joint problem is by using

THE PANELIZED LOOK

The panelized look lets you leave the joint exposed because it becomes part of a repetitive big pattern. So there is nothing to hide—the joint is now a major element of decoration.

The panelized look is not new—designers have been using it for centuries. In some examples, like the half-timbered English cottage (top of page opposite) and the 17th century Japanese villa (bottom, opposite), the panelized look comes from the structure itself. But in 18th century French interiors (center, opposite), it was applied to a plain surface, just because designers liked it so much.

The panelized look today belongs to contemporary style and contemporary problems. In the hands of a skilled architect, it can further the development and acceptance of the industrialized house.



ISTORIC PANELIZED LOOK of this ttage in Sussex, England, comes from posed structural timbers. Panels are led with plaster or decorative wood rving.



Andreas Feininger, LIFE

ISTORIC PANELIZED LOOK of 18th ntury French mansion (near right) mes from delicate line of wood mold-gs. Panels were filled with small, inted decorations.

ISTORIC PANELIZED LOOK of 19th ntury New York mansion (far right) mes from applied moldings. Plaster oldings were used to form panels rely for decorative effect.



Tetsuzo Sato

ISTORIC PANELIZED LOOK of this 7th century villa near Kyoto, Japan, mes from structural joints of panels emselves. Most of panels were filled ith rice paper.

For good examples of today's panelized look, turn the page



TRANSLUCENT GLASS PANELS in entrance courtyard of this California house are 2′ wide. Architects: Buff, Straub & Hensman.

The panelized look can be handsome outside

It lets you create designs and patterns that express the orderly rhythm of joint treatment. And it lets you get the practical benefits of grouping doors and windows.

The panelized look adapts readily to a very contemporary-styled house (opposite page, bottom) and to very contemporary materials (opposite page, top left). But it also works with such traditional materials as wood (below) or with such traditional lines as that of a Japanese-styled house (opposite page, top right).

In short, the versatile panelized look fits houses with either pitched or flat roofs; houses that are one-story, two-story, or split-level; houses in every part of the country.

Ben Schnall



VERTICAL-BOARD PANELS are set off by wood joints 4′ oc in this New York house. Architects: Roy S. Johnson & J. Stein.

John W. Swezey



ALUMINUM SIDING PANELS and grilles alternate in Indiana house. Aluminum siding is skin for wood-frame panels; grilles cover fixed glass. Architect: Charles Goodman.

Ernest Braun



TWO-STORY PANEL effect comes from joints of asbestos-cement panels matched to joints of glass panels above in this California house. Architect: Charles Warren Callister. →

Eddie Davis



ASBESTOS-CEMENT PANELS stop part way up wall so windows are tied together in an orderly, practical fashion in this Florida split-level. Architect: Joseph Wilkes.

Marvin Rand



STEEL-FRAMED PANELS gives this California house its elegant lines. Panels are fixed or sliding glass, or plastic-faced marine plywood. Designer: Craig Ellwood. →

continued



Frank Lotz Miller

PANELS SET ¾" APART on framing painted a contrasting color, give dramatic emphasis to divider. Architects: Cimini & Meric.

The panelized look can be handsome inside

And it adapts to just about every kind of interior finish you can name—drywall, plywood, fiberboard, hardboard, metals, ceramics, and plastics.

The panelized look lets you get handsome interiors and good scale with its decorative joints (photos, above, below, and right). It lets you get practical interiors with joints that do double duty (opposite page, top right) and panels that help acoustics and insulation (opposite page, bottom).

In short, the panelized look can be used in large rooms or in small ones; it can be used in formal areas, or in play areas; it can be used in dramatic, expensive houses, or in good-looking, low-budget ones.

Joseph W. Molitor



PANELS SCORED 2′ OC fit their scale to this informal living room in Architect George Matsumoto's own house in Raleigh, N.C. Ceiling beams are notched to take dry wall.

Marvin Rand



PANELS 8′ WIDE are formed by butt-joining 4′ sheets to fit scale of this large, formal living area. The structural joint is expressed at 8′ centers. Designer: Craig Ellwood.



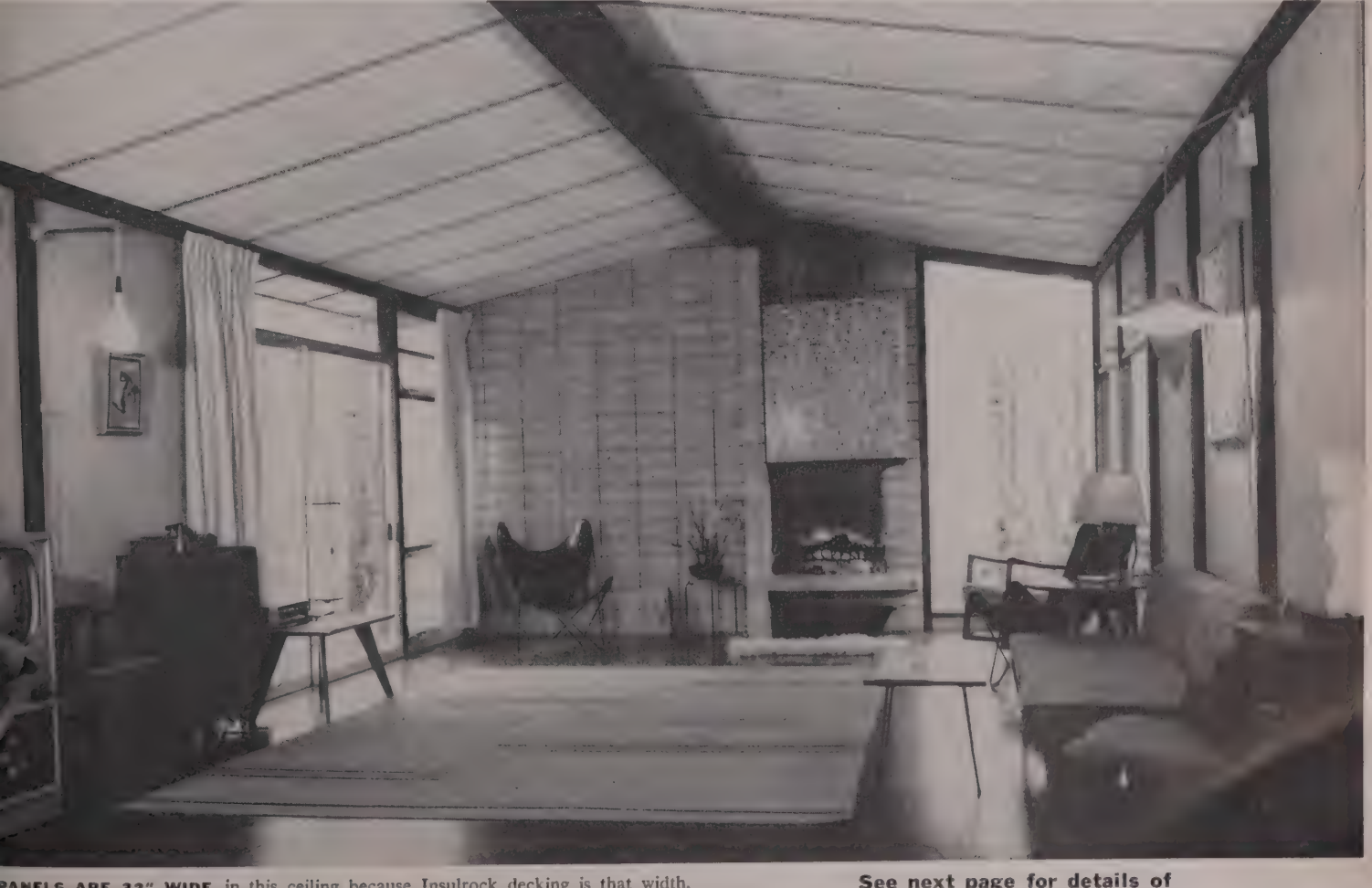
ANELS SET 4" APART ON wall framing work almost like additional wall paneling in this living-dining room. Plywood anels are vertical grain fir. Architect: Guy Edwards.



ANELS SCORED 16" OC are of drywall; make a simple, nobstrusive pattern in this large family room. Drywall is utt-joined. Architects: George Fred Keck & William Keck.

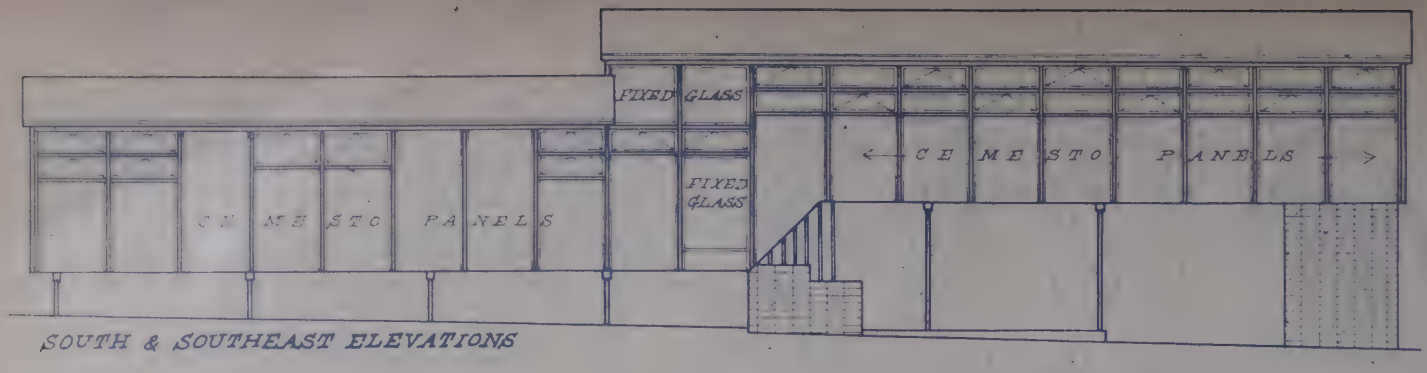


PANELS 2′ WIDE are drywall; joint has hardware strip keyed to take knife brackets for adjustable shelves in informal living-dining room. Architects: Buff, Straub & Hensman.

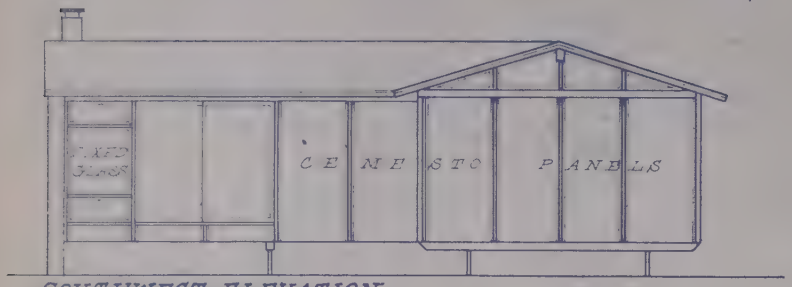


PANELS ARE 32" WIDE in this ceiling because Insulrock decking is that width.

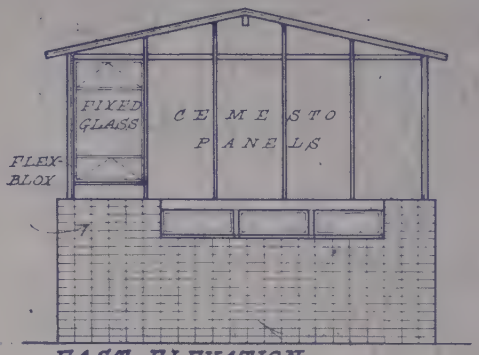
See next page for details of this $10 per sq ft, completely panelized house



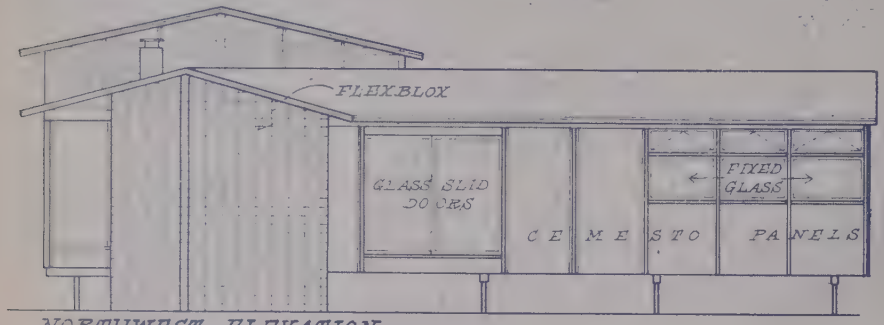
SOUTH & SOUTHEAST ELEVATIONS



SOUTHWEST ELEVATION



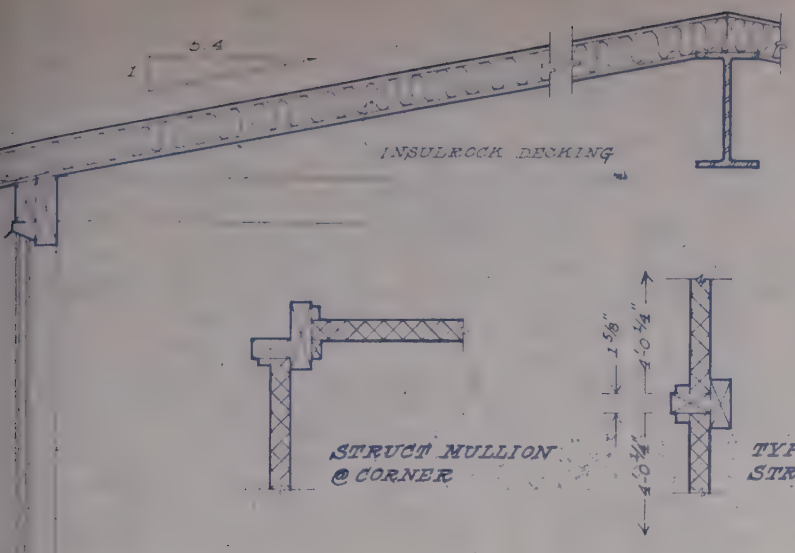
EAST ELEVATION



NORTHWEST ELEVATION

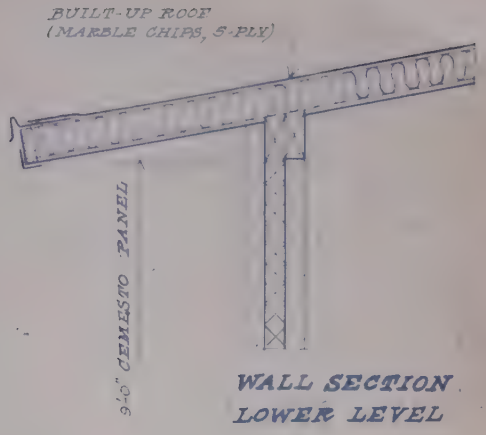


NORTH & NORTHEAST ELEVATIONS



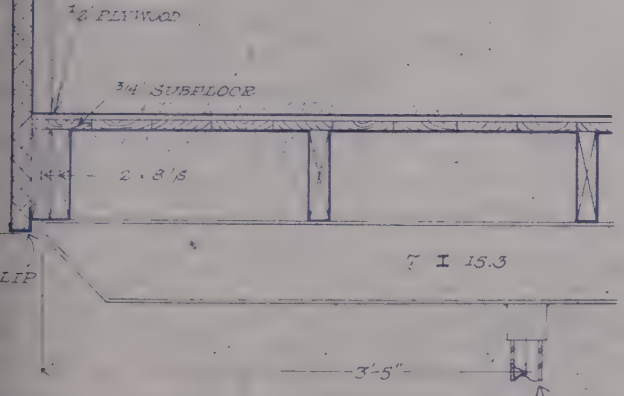
STRUCT MULLION @ CORNER

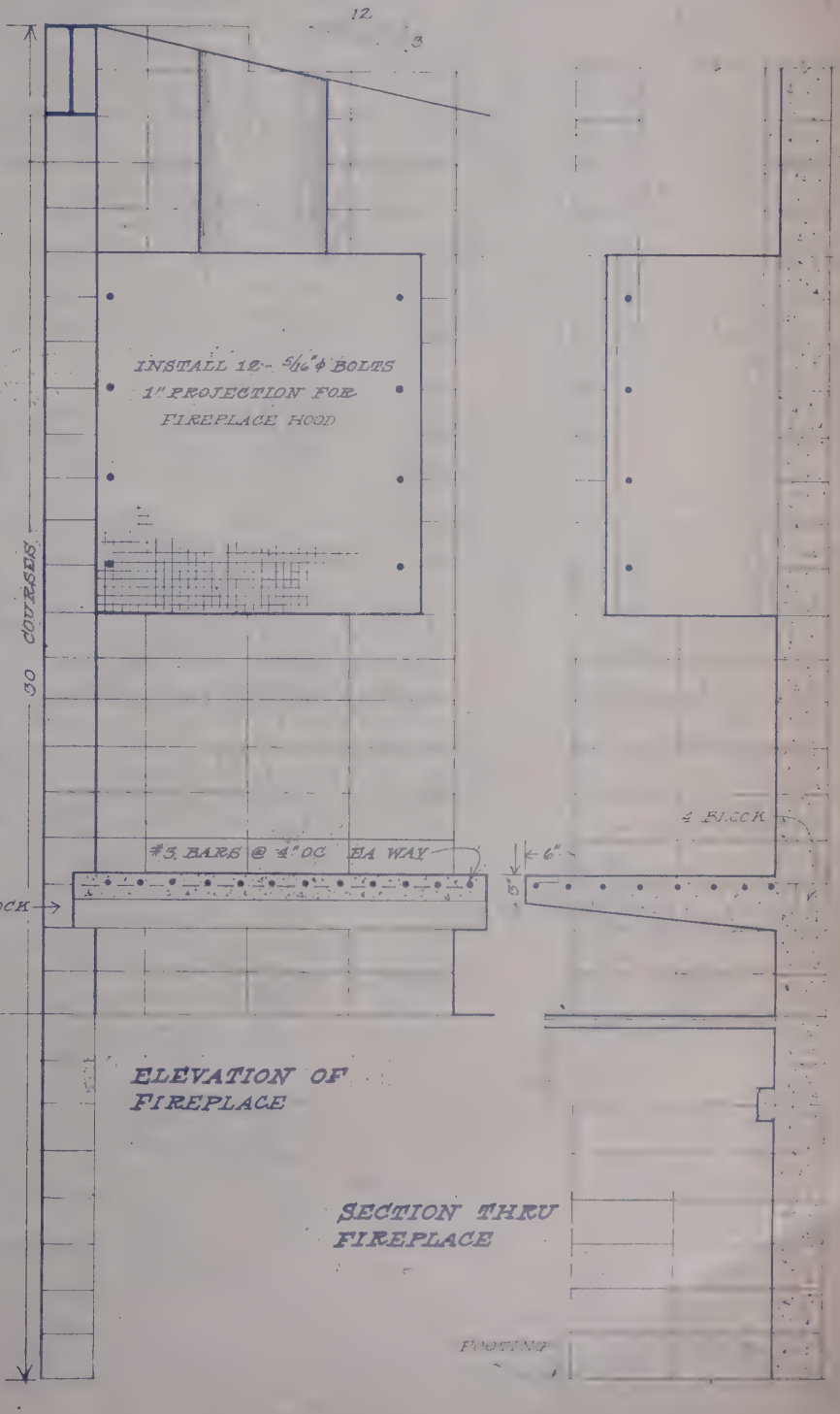
TYPICAL STRUCT MULLION



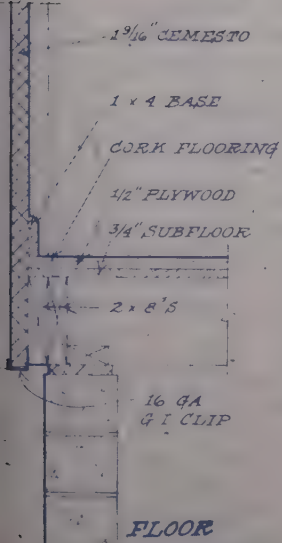
WALL SECTION LOWER LEVEL

WALL SECTION UPPER LEVEL





ELEVATION OF FIREPLACE



FLOOR SECTION AT END WALL

SECTION THRU FIREPLACE

FOOTING

SELECTED DETAILS FROM HOUSE IN GAINESVILLE, FLA

by Kathryn Morgan-Ryc



C. Armel Nutter

This month HOUSE & HOME *presents the second in a series of profiles on the men who hold the top jobs in the housing industry's major trade associations.*

The Realtors' new president says

NAREB's top goal for 1960 i

TRADES TRADES TRADES

"Trade-in is the key to selling the quality house and the quality-house market."

So says C. Armel Nutter, newly-elected president of the National Association of Real Estate Boards. Nutter is a man of firm opinions and he speaks his mind in a clear, forceful way:

"We feel that new quality houses and better older houses are the most important purchases Americans can make. We want to help people make these important purchases by enabling them to convert the equities they hold in existing houses. To accomplish this, we must have a workable trade-in program —right now."

Nutter is "convinced there can be from three to five trade-in sales behind every $17,000-to-$25,000 new-house sale," and he has the facts and figures to prove that trade-in and trade-up work.

Nutter charts what he believes to be the single most important course for the housing industry to follow in the decade ahead when he asserts: "We must tap the savings of people who can afford quality by selling *everybody* on upgrading—by creating neighborhoods and houses they can't help but want to live in."

Nutter is "intensely interested in everything about housing"

He is vitally aware of the realtor's role in housing and of the importance of the housing industry as a whole. That's why a workable trade-in progr tied to more quality-house producti heads his list of NAREB's goals this ye That's also why he has openly pledg close cooperation with NAHB's n president, Martin Bartling, "to ma 1960 the year that builders and realt work together to solve our comm problems and achieve our comm goals."

Because he is so concerned with housing industry's future, Nutter is afraid to take sharp raps at build and realtors alike for what he ter "backwardness and timidity on the p of many builders and realtors as what their industry is and where is going."

"Builders are the biggest bott neck in the trading program"

"They are just not producing enou quality houses to spur the three to f trades that can result from the sale a single quality house," Nutter says

"The savings & loans, the lum dealers, the bankers, the retailers not complain if they get the benefits these three to five sales for every n house sold. But too many builders they know how to sell the low-c market and too few builders feel t know how to build and sell the qual house market.

"So the three to five trades that co follow—with all the accrued ben to other segments of the industry— by the wayside."

ere are three other obstacles that ter thinks builders are putting in way of trades:

Too few big builders are willing ccept the financial responsibility for es. "Yet they are in a position to t, they can and should do it, but won't take the time to understand trading works."

Too many builders spend too h time worrying about the low-cost ket—"a market that doesn't exist more," says Nutter. "Shelter hous- needs were filled years ago. Now e isn't anybody who doesn't want a er house, but there are still plenty uilders who won't believe it and 't build it."

Too many builders don't realize can't sell volume trade-ins without realtors. "The builder can't and—ıldn't—scatter out all over his com- ity taking a house here and a house e in trade. Only the realtor who is l to this kind of dispersal can—and ıld—do it for him. But builders too n see only the price of the realtor's mission and back away from what ld be a mutually profitable liaison." r the story of a mutually profitable on, see *p 150.*)

realtors, too, need to learn re about how trades work

Only one out of every ten realtors erstands trades," Nutter says, "*and* one out of every 25 realtors ly knows how to work trades."

The chief problem, according to ter, is that not enough realtors are lified appraisers. "You have to know ood trade when you see it," he says, d you have to know enough to keep y from a bad one."

Nutter estimates that only about 30% NAREB's members make any sales raisals.

To bolster the ranks of lified appraisers, Nutter es realtors who want to k with builders on trades qualify through member- in either NAREB's erican Institute of Real ate Appraisers or in the iety of Residential Ap- isers. "Our big drive has to be to turn more tors into qualified ap- isers. Think of how this put the spur to trades realtors become more more expert in judging worth and possibilities the older house."

Nutter foresees trading dicates made up of lder-realtor teams: "FHA's plified and streamlined le-in program [H&H, r] will help bring these op teams about. Much dit for the FHA program. goes to Commissioner Julian Zimmerman who has cooperated to the limit with builders and realtors. We intend to repay his cooperation in kind."

Nutter has just one hobby: "work, and then more work"

He brings to his role as NAREB's new president an energy, intensity, and a diversity of interests that leaves almost everyone but his wife Helen sagging by the sidelines with exhaustion.

"People wonder sometimes how I stand the pace," says Mrs Nutter. "The truth is Armel and I are pretty much alike. We both like people and we both like getting out and doing things."

Nutter himself says, "I've worked all my life and it's a good thing, too. I found out it's what you learn after you think that you know it all that really counts."

Nutter was born in 1900 in Milford, Del. He says his first outstanding success came at the age of 12 when he won a Shetland pony and cart from Curtis Publications for selling more subscriptions to their magazines than anybody else in Delaware. Super-Salesman Nutter went on to graduate from the University of Delaware where he helped pay for his schooling by working in the college dining hall and in his senior year captioned the baseball team.

After graduation—and a two-year stint as cashier with the Bell Telephone Co in Philadelphia—he got a job with a Camden lawyer, Horace F. Nixon, and took night courses at Temple Law School and South Jersey Law School. In 1931 Nutter and his brother Harold opened the Nutter Mortgage Service in Camden and today have offices both there and in Philadelphia. Nutter spends his mornings in Camden, his afternoons in Philadelphia, and lives in Moorestown, N.J., 12 miles east of Camden. In addition to mortgage service, Nutter's office is also a real estate firm, handling appraising and management.

Nutter refers to himself as a "born-joiner." His name appears often on committee rosters of real estate boards and trade organizations. He has been president of the Camden County Real Estate Board, the New Jersey Assn of Real Estate Boards, the Philadelphia Mortgage Bankers Assn, the Society of Residential Appraisers, and now NAREB.

He has also served on top committees of the MBA, the Philadelphia Board of Realtors, and the Pennsylvania Real Estate Assn, and for the last five years he has been on the executive council of the Realtors Washington Committee.

Nutter, whose adeptness with facts and figures sometimes startles acquaintances, spent four years as treasurer and chairman of NAREB's finance committee. "If I had my way," he says, "every NAREB president would have to serve as treasurer first, so he'd understand the myriad problems involved."

Unlike NAHB, whose presidents are groomed in lesser executive offices and normally advance in escalator-fashion to the president's post, NAREB seeks its presidents through nominations from the floor. Two years ago Nutter came near to winning the presidency, then withdrew from the race and supported his close friend, Walter Graves, to avert a floor fight.

Nutter is a persuasive orator who uses colorful phrases

His speech is spiked with capitalized expressions like "the Big Sell of the Quality House," "the Furious 60s," "the Crucifixion of our Economy on the Cross of Reckless Expansion."

He usually begins a conversation or a platform speech in a controlled, quiet manner, but after a few minutes his voice takes on timbre and intensity.

On the platform he will put aside prepared notes and begin to speak extemporaneously, his voice ringing out across a room, his hands chopping the air in a manner reminiscent of ex-President Truman.

If he is in private conversation with two or three others, he often slams his fist into the palm of his other hand or points his finger at the person to whom he is speaking. At such times his words rush along, tumbling over one another as his mind seems to be racing ahead of his capacity for speech.

At a recent meeting where he shared the platform with, among others, NAHB's Martin Bartling, Nutter suddenly announced in forceful tones, "NAREB intends to work together



WHEN NUTTER HAD PRESIDENT EISENHOWER'S EAR, he told him about NAREB's goals for 1960, including its trade-in housing program. At this Washington breakfast meeting, Nutter said that six of every ten families now own their own homes. But "many of these people are eager to trade-up to better houses and would, if more opportunities to trade were available."

continued

with Mr Bartling and his group to help builders all over the country on the Big Sell. We want to help them Sell the Quality House—the type of house we believe Should be built and Must be built and Will be built! We are going to make This Decade the Decade of the Furious Sixties—The Decade of the Big Sell of the Quality House."

Replied Bartling a little later: "We would welcome the opportunity to work together in all our common areas because so many of our interests are bound together."

At times Nutter's oratory sounds almost evangelical. He agrees this is due, in part, to his religious interests and beliefs. A member of the Moorestown Methodist Church, Nutter has held church offices just as he has held professional offices. He was president of his church's board of trustees and is the kind of man, as his wife says, "who gets to church on Sunday wherever he is."

His travel schedule is heavy now and promises to get heavier

When Nutter first took office in late January he predicted he would spend no more than "half my time in the job. They tell me it will take more but maybe I can organize it better."

But as more and more realtors, builders, mortgage bankers, and architects hear Armel Nutter speak, he receives more invitations—so he is adding to his already heavy schedule. Now Nutter believes he will travel over 200,000 miles this year—including a scheduled May 25 trip to 15 European countries —four of them behind the Iron Curtain.

But Nutter does find time to spend a few days each month with his wife Helen at "Winderly," their big 14-room house in Moorestown.

The Nutters have been married 31 years. They have four daughters and one son, Armel Jr, who runs the Philadelphia office of the Nutter Mortgage Service. The Nutters have 12 grandchildren and "will probably have more." Their last single daughter will be married this month.

Armel and Helen Nutter are both good dancers and "love to dance when we get the time," says Helen. This year she will make most trips with her husband because "I find these trips of Armel's exciting and because I like to meet new people." When she's home she "runs over to the hospital" and does voluntary work wherever she's needed.

Although Nutter's job as NAREB's president is already proving more exacting than he had anticipated, he believes he's "going to enjoy every minute of this year."

"You know," he says, "I get impatient to get things done. There are so many things we should be doing, like cooperating more closely with all the groups and trade organizations within the housing industry, and I am eager and anxious to get at it. I know that all of us can get twice as much out of combined work as we can individually."

Nutter sees a short-term hope and a long-term opportunity for housing

The hope: some easing of the tight money market. Says Nutter: "I don't agree with Kiplinger that building will drop off in dollar volume—but if it does we are still going to have a shortage in the money field. Because of the comparatively large amounts of money involved, the impact of high interest stands out in sharp relief in real estate transactions. We are concerned with the obstacle high interest rates pose to our citizens as they seek better living conditions. I believe the general level of individual earning power will—in considerable measure—nullify the effects of the tight money market. But tight money *is* a problem—and it is *our* problem.

"We have some grounds for hope: One reason is President Eisenhower's recent indication of the probability of a surplus in the federal budget. Another is the possibility that Congress will remove the interest-rate limit on long-term government bonds, thus easing in some measure the flow of funds for residential mortgages. This step can free the Treasury from reliance on short-term refunding of government obligations, with its severe reduction in the volume of funds that would otherwise be available for home finance."

The opportunity: what Nutter calls "the flight back to the city."

He thinks wide new areas of building and real estate activity will open up in the next decade as the growing scarcity of raw suburban land, its cost to develop, and improvements in mass transportation bring many people back to the city, and keep many others in it.

"It seems clear to me," says Nutter, "that builders and realtors alike will move more and more into multi-family unit construction—including co-ops and rentals. Realtors, particularly, will be doing much more work in the leasing and maintenance of commercial and industrial properties. And builders will be hard at work with urban renewal projects and the rehabilitation of existing blighted neighborhoods."

Nutter will also talk about four more aims this year

1. He wants Fanny May to act as a discount bank for mortgage brokers: "The need for a discount bank is of prime importance to NAREB," Nutter says. "If Fanny May acted as a discount bank instead of purchasing outright, we'd have all the money we need. If I as a mortgage banker wanted to help the builders and we could go to Fanny May as the S&Ls can go to the Home Loan Bank and pledge our assets with recourse, we would have dollar liquidity and a revolving fund of adequate principal to continually reinvest."

NAREB also wants Fanny May to increase the maximum FHA and VA mortgage it will buy to $20,000 and to make advance standby commitments to buy mortgages on existing housing. Both changes were approved by Congress in the 1959 Housing Act, but have not yet been effected.

Says the NAREB policy statement FNMA's secondary market operation cannot function effectively unless it is divorced from the HHFA and freed from Treasury control in its public borrowings. Only then can FNMA serve the mortgage needs of the American people in the same manner and with the same effectiveness that the Federal Reserve Board serves commercial banks."

2. He wants capital gains for realtors. Nutter believes that "realtors in the business of taking and selling houses should not be charged or penalized. A realtor should be able to garner lots or houses, form a syndicate, resell the houses, and take capital-gains tax treatment. But all too often realtors fail to obtain capital gains on property held for investment because of the difficulty in overcoming the presumption that all real estate held and sold by dealers is primarily for sale in the ordinary course of business.

"The federal tax code should be amended by establishing definite criteria so capital-gains treatment would be permitted upon the disposition of real estate held by the realtor for his investment account."

3. He wants realty investment trusts given the same conduit tax treatment now accorded other investment trusts. "Increased equity investment in real estate is vital to the growth of our economy," Nutter asserts. "Real-estate investment trusts let small investors pool savings in real estate but federal laws subject these trusts to corporate tax rates which put a disproportionate burden on real estate investments as distinguished from other forms of investment." (Investment trusts can pass along their earnings tax-free, and recipients are taxed on their individual incomes.)

4. He wants NAREB members to push new-house selling. His suggested slogan: "Buy a New House—First." Nutter and Martin Bartling both agree that a *minimum* of 16 million new houses must be built in this decade—providing substandard houses are demolished.

Says Nutter: "I believe our industry can demonstrate its vigor to the benefit of builders and realtors, to the improvement of housing standards, and to the well-being of homebuyers.

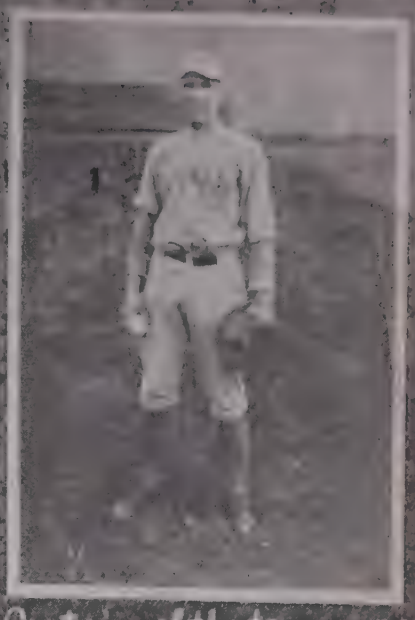
"I foresee continued progress in the years ahead because as an industry we will demonstrate that we have the men, the knowledge, and the ability to meet the challenges ahead. My one desire is to see all of us in the housing industry make our leadership purposeful, energetic, and effective in 1960." /E

Annie is with pony and cart he won for selling most Curtis Publications in all of Delaware.



d Birthday
es Anmel Nutter
1903





Captain of the team - 1923
"Nut" in U. of Del.
baseball uniform



he engaged couple:
Anmel and Helen Wertsner
t Mother Nutter's house.



Captain Nutter - W W I
On furlough at Milford



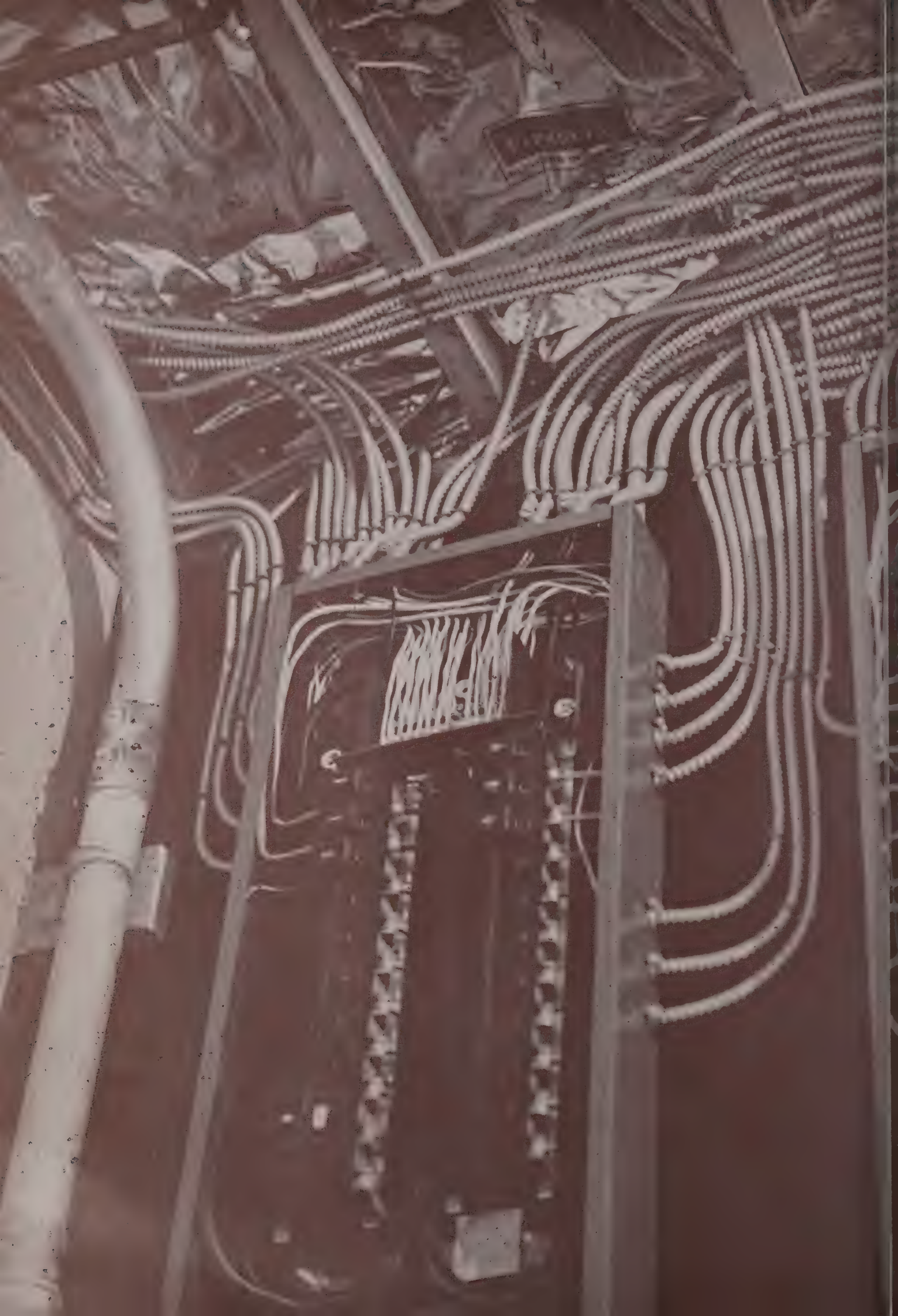
Helen and Anmel at daughter,
Nancy's wedding reception, 1954



Christmas at Windcrest, 1959 "Dr." Father and
Grandmother Nutter have all that two of
the happy hordes.



The missing two: daughter Pat
with husband, Ed Cutler, in Tokyo,
on holiday leave from Okinawa.





Electrical living in the quality house

day's new houses use more than twice as much power as ıses built only ten years ago.

In fact, the power drawn by the average household has n doubling every decade for the past 30 years: from 505 h in 1937 to 1,438 kwh in 1947 to 3,164 kwh in 1957. By 57, the electrical industry expects a load of at least 7,000 h per household.

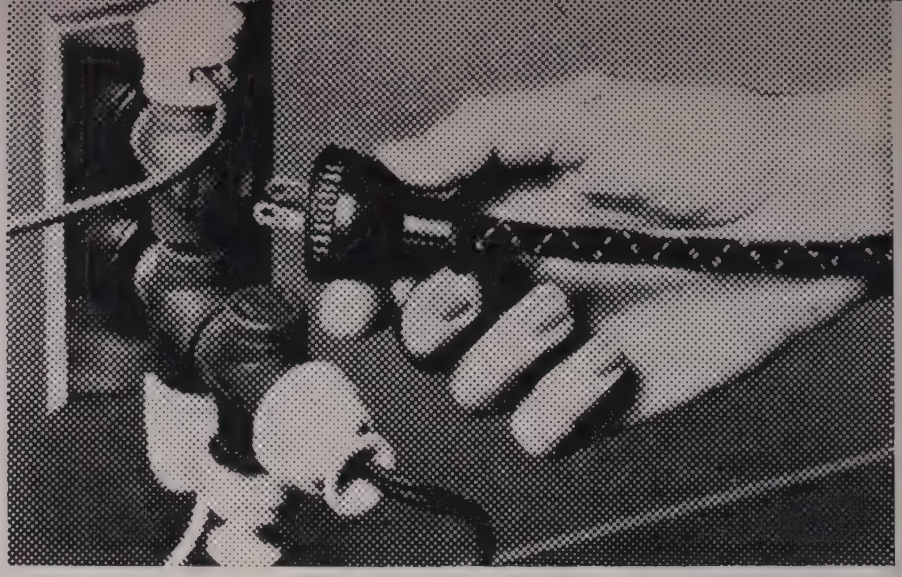
This big change has not been just in the amount of elec- ity used, but in the way it is used. For example, almost % of the electrical consumer products sold last year were ducts which have come into the volume market only since rld War 2—products like air conditioners and television . And products now in the industry's laboratories will ed the change: in development are fully automatic hens, electro-luminescent lighting, thermoelectric heating cooling, and other "miracle" appliances.

During the next 20 years, the electric utilities will spend $32 billion for new plant, will nearly double their capacity. One reason: the growing use of electric heat. Even though a Btu of electricity often costs five times as much as a Btu of natural gas, 600,000 houses already have electric heat and are each using 20,000 kwh a year. By 1970, there will be 4.5 million all-electric houses. And their load *alone* will equal well over half of this year's *total* residential load.

n this fast changing world, electrical equipment and tech- ogy are having a constant effect on house design and con- ıction. To give you a fast updating on electrical living and meaning for the housing industry, HOUSE & HOME devotes next 30 pages to this important subject.



H&H Staff



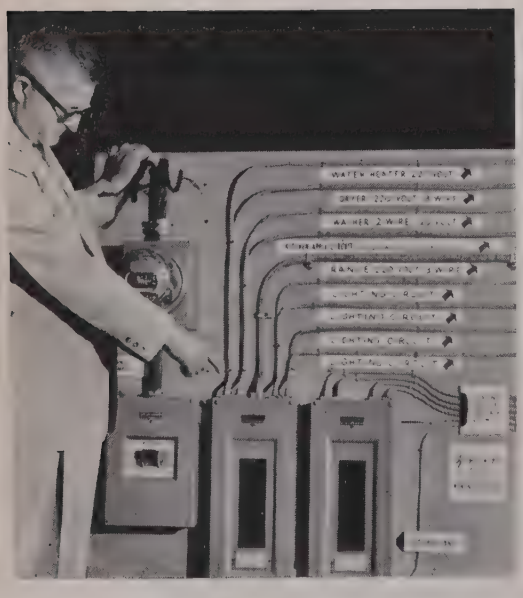
Electrical living starts with adequate wiring

And wiring that was adequate five years ago is not adequate today.

What are the reasons for this startling change?

1. Today over 100 kinds of electrical household equipment are on the market—and homeowners buy new equipment as fast as it becomes available.

2. Every year, standard appliances are improved (and, generally, increased in rating) to provide higher and higher standards of performance. A few years ago, a 6-lb 550 w iron was standard, today's irons weigh three pounds, are rated at 1,500 w. A few years ago the average electric range was rated at 6,500 w; some new ranges draw up to 15,000 w.



It makes no sense to provide less-than-adequate wiring in a new house—not just because of fast-growing loads—but because:

1. The cost of wiring is only a small part of the cost of a house. Wiring adequate for all present loads and reasonable future loads rarely amounts to more than 2% of total new-house cost.

2. Adequate wiring costs very little more than inadequate wiring. One test house showed that capacity could be increased 180% for only a 21% increase in costs (for details, see H&H, Feb '58).

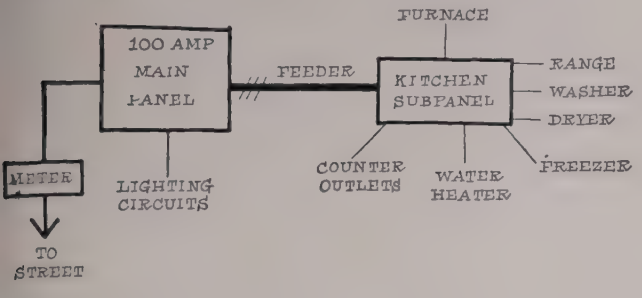
3. Homebuyers are learning that it is worth paying a little more for a house that is adequately wired—are learning that it will cost them $100 or more after the house is built to add electrical service which the builder could have provided for less than $20 during construction.

Opposite, you will find 15 rules for providing adequate wiring and on p 122 you will see the best way to install this adequate wiring at the lowest possible cost.

ere are 15 rules for planning adequate wiring

The best conductor from entrance cap to entrance box is three-wire No. 2 cable.

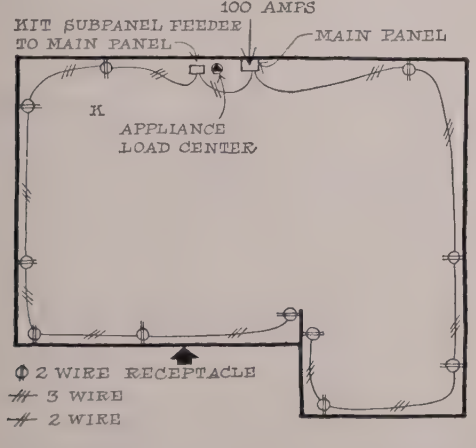
The best wire to use is non-metallic sheathed cable—its installed cost averages 15% less than any other cable.



The best entrance-box size is 100 amp. This is enough for all loads except electric heat in houses up to 3,000 sq ft. If your house is to have electric heat, consult the utility in planning capacity.

The best distribution panel for most houses is the split-bus type, in which a major appliance circuit and up to five feeders are taken off ahead of the main lighting disconnect. This type of panel eliminates a main switch costing anywhere from $10 to $80.

The best place for the entrance box is as close as possible to the kitchen—the heaviest load center. If the kitchen is in the rear of the house and the entrance box must be in the front, run a three-wire No. 4 feeder to a subpanel instead of running individual lines from the entrance box to the kitchen loads.

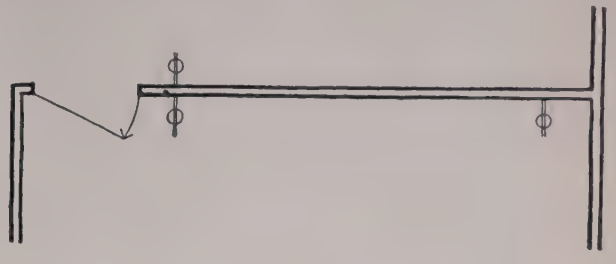


The best general-purpose wiring layout is a split perimeter loop of three-wire No. 12 cable at the baseboard, with two-wire No. 12 tapped in for convenience outlets, ceiling fixtures, and switching (for more details, see *p 122*). For a 50% increase in the amount of conductor used, three-wire cable will nearly triple capacity, and voltage drop in the line will be cut 75%.

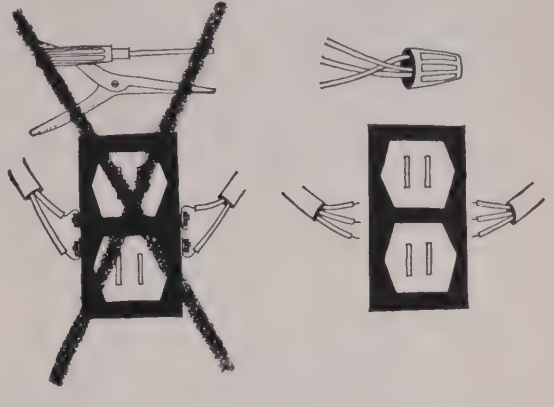
The best place to run general purpose wiring is in a baseboard. If this proves too expensive, then wiring should be run through walls at base-plug level, not at the ceiling, because the average house has four times as many base plugs as ceiling outlets. (And it saves time and money to pre-drill holes for wiring when the studs are pre-cut.)

The best size for outlet boxes in three-wire No. 12 circuit is 3½"x2"x3"—this is big enough to prevent crowding.

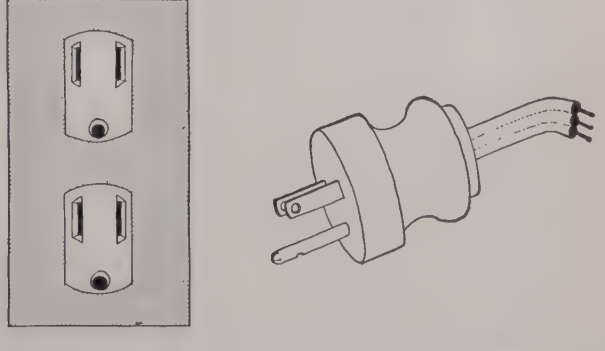
9 *The best way to provide for future base plugs* is to leave a 2′ loop of slack wire between wall outlets.



10 *The best location for an outlet box* is near the end of a wall space, where the receptacle is less likely to be blocked by furniture. Outlets on opposite sides of interior partitions should be back to back, so both can use the same box.



11 *The best electrical devices* to use are specification grade with pressure-lock connectors which speed wiring jobs (see *p 123*) and contact both sides of plug blades for cooler operation.



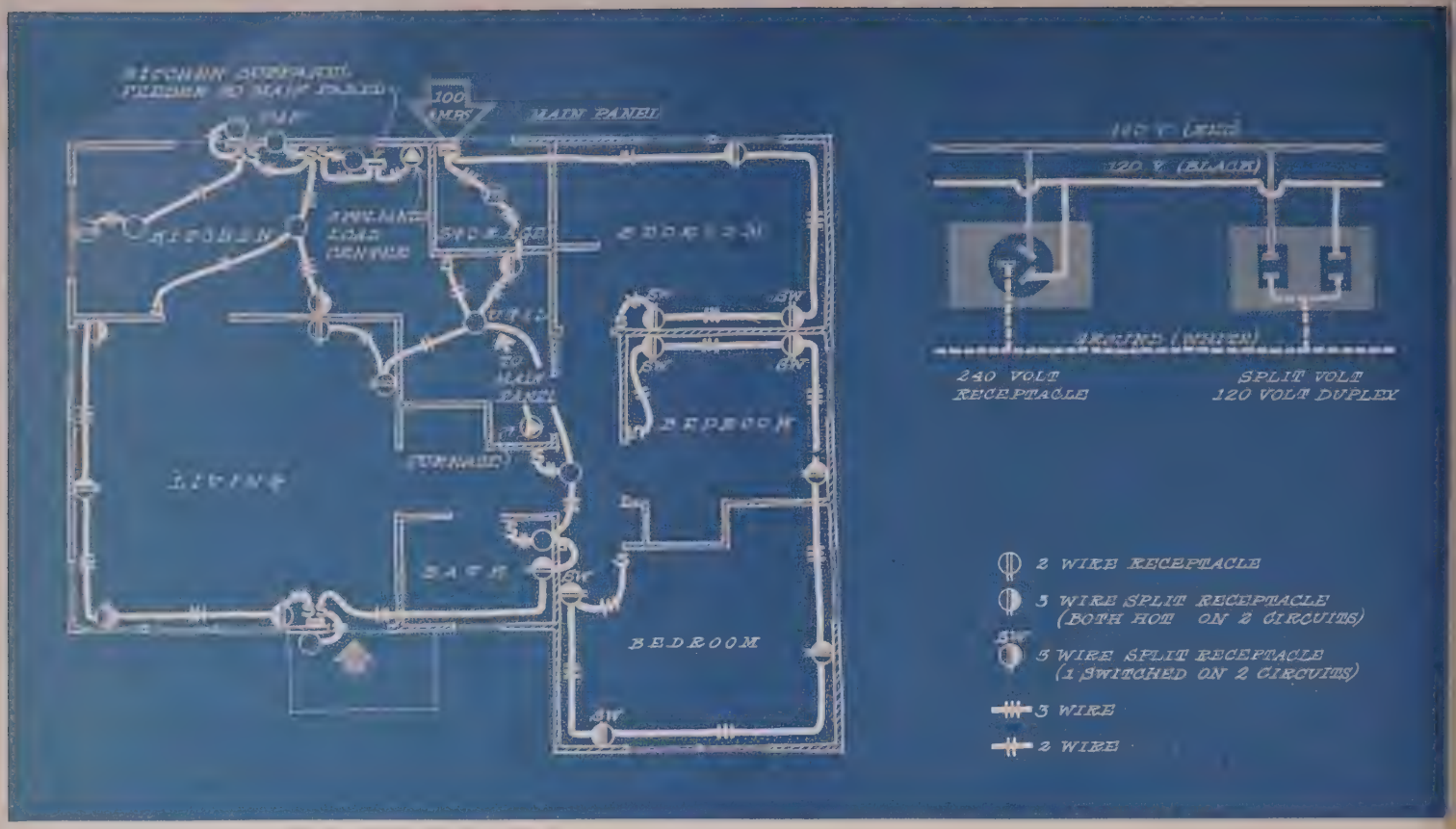
12 *The best outlets for slab houses* and in kitchens, baths, and laundries are grounded outlets (which have three holes instead of two). They prevent the chance of shock in areas where moisture is a problem.

13 *The best way to wire for small kitchen appliances* is to run a length of surface raceway above all counters with outlets every foot or two.

14 *The best way to provide multiple switching* or remote-control switching is to use low voltage (for details, *see p 131*).

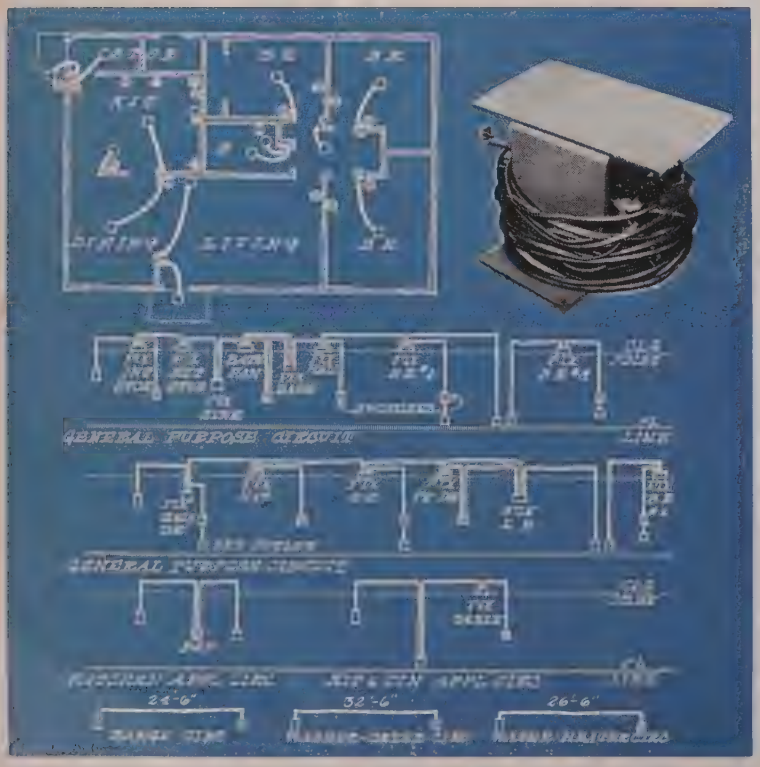
15 *The best way to wire a well pump* is with a separate 220-v circuit; this reduces wire size and adds protection in case of fire. This line also provides a good ground for lightning and should be installed with a lightning arrester.

continued



IN SPLIT PERIMETER LOOP SYSTEM, one three-wire No. 12 circuit serves the bedrooms, another serves the living room. Kitchen and furnace have separate feeders. Either 120 or 240-v is available anywhere on loop (see upper right).

Here is the best way to install adequate wiring



PREFABRICATED WIRING SYSTEM starts with shop drawing of each circuit, scaled from house plan. Bench-wired harnesses (one for each circuit) are coiled around carton, ready for quick installation on site.

It is also the cheapest.

This system uses a three-wire split perimeter loop fo general-purpose circuits. In the example shown above, on side of the loop leads from the 100-amp panel through th bedrooms, the other side leads through the storage and utili rooms to the bath and living room. In addition to the loo there is a separate furnace circuit and a separate feeder to kitchen subpanel which handles all kitchen loads.

The three-wire loops provide twice as many circuits (an 2.67 times the capacity) for lights and plug-in equipme as conventional two-wire No. 14 wiring. Since each of th three-wire No. 12 cables carries two 20-amp circuits (se upper right of drawing) there are a total of 40-amp c 4,800-w available at each duplex receptacle.

Also, three-wire cable can supply 240-v power for a conditioners, water heaters, and the like. With convention wiring, installing a 240-v appliance requires rewiring.

In a three-wire system, switched outlets are provided b using one of the hot wires as a switch leg.

Like any other part of the house, wiring can be prefabricated to cut costs

The drawing at left shows a system developed by St Lou Architect Norman Rabb for prefabbing all the wiring ru in a house. Here is how it works:

From an electrical plan of the house, horizontal and ve tical distances between fixtures and boxes are scaled c (this takes about two hours for a 1,100 to 1,200 sq ft house Two feet is added to each wire length to allow for ar

obstruction that may occur in the field. Working from the scale drawing in the shop, electricians cut off wire lengths, starting from the panel and working towards the end of the circuit. As they cut off the lengths, they install pressure-lock boxes for outlets or lighting fixtures. The complete harness is rolled up around a cardboard carton, with the devices dropped inside; and is ready to be taken to the job.

At the site, the only rough-in work required is 1) notching the plate above boxes to take the wire, 2) panel installation, 3) unrolling the coil above the joists and dropping the devices through the notched plates, and 4) attaching outlet and lighting boxes to studs and joists.

In the example shown in the drawing at left, six harnesses are used. Wiring was run through the ceiling joists, though Rabb's system can be adapted to baseboard wiring.

The NAHB Research House in Knoxville was another important experiment in prefab wiring

In this house, 80% of the wiring was completed off the site. The photo at upper right shows the wiring tree used in the house, which included the service entrance panel, remote-control-relay branch-circuit feeder boxes, and convenience outlets. Wall panels for the house were built with outlet boxes in place and cable leads through the top plate. The only on-site work was connecting the panels to the feeder boxes and the service entrance cable to meter boxes (for details, see H&H, Jan '59).

New equipment and new devices becoming available also cut on-site labor

A notable example: baseboard raceway (center photo, right). It keeps circuits out of the walls, can be installed and inspected at the same time as finished wiring. Raceway makes particular sense in the kitchen and in the master bedroom (which can have as many as 13 plug-in appliances).

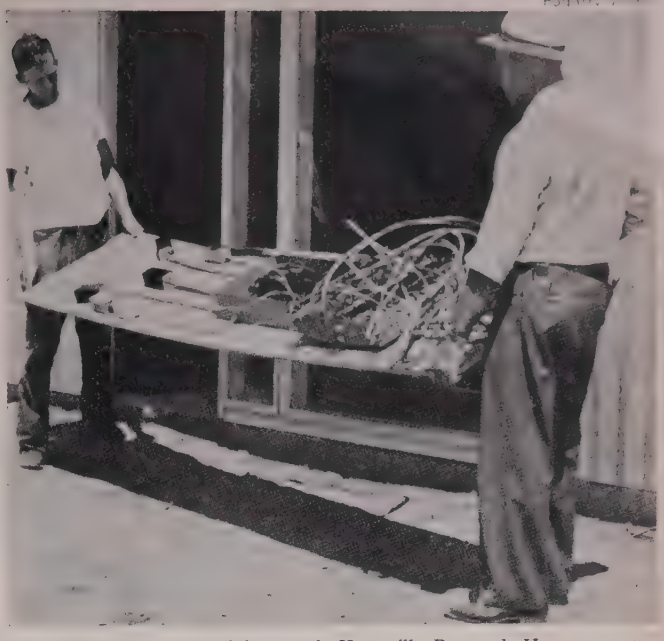
Another big labor saver: pressure-lock devices (lower photo, right). To use them, wire is cut and stripped in one motion with special pliers, then pushed in place. This makes a much faster and tighter connection than screw terminals.

Here is a list of the circuits that electrical living requires

Use	Capacity	Conductor	Voltage
General purpose, two needed (this is the split perimeter loop)	20 amp	3-wire/No. 12	120/240
Water heater	30	3-wire/No. 10	240
Furnace or boiler	20	2-wire/No. 12	120
Attic fan	20	2-wire/No. 12	120
Bath heater	20	2-wire/No. 12	120
Power tools	20	2-wire/No. 12	120
Outdoor lighting	20	3-wire/No. 12	120/240
Central air conditioner (check mfgr)	50	3-wire/No. 16	120/240
Or			
Unit air conditioners (separate circuit for each)	20	2-wire/No. 12	240-under code

In addition:

1. Kitchens require up to eight separate circuits—for list, see p 129
2. Electric heating will require special circuits—see manufacturers specifications and local codes.

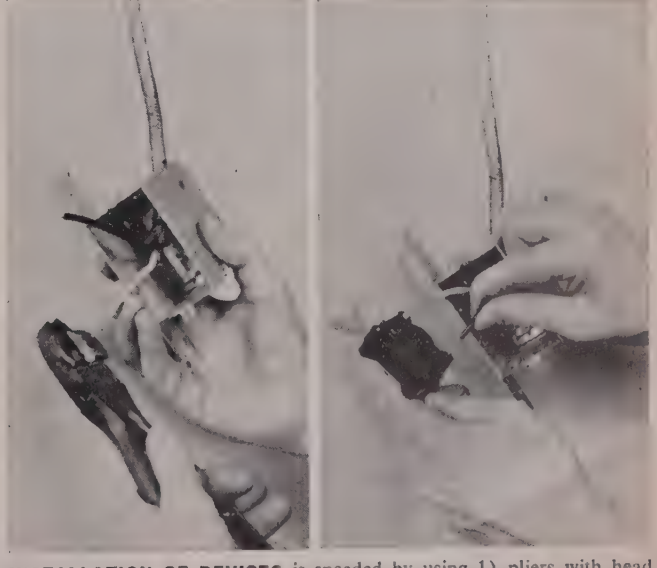


WIRING PACKAGE used in NAHB's Knoxville Research House was assembled off site, installed during finishing stage of construction. Package included 80% of wiring job; site wiring took only a day.

H&H staff

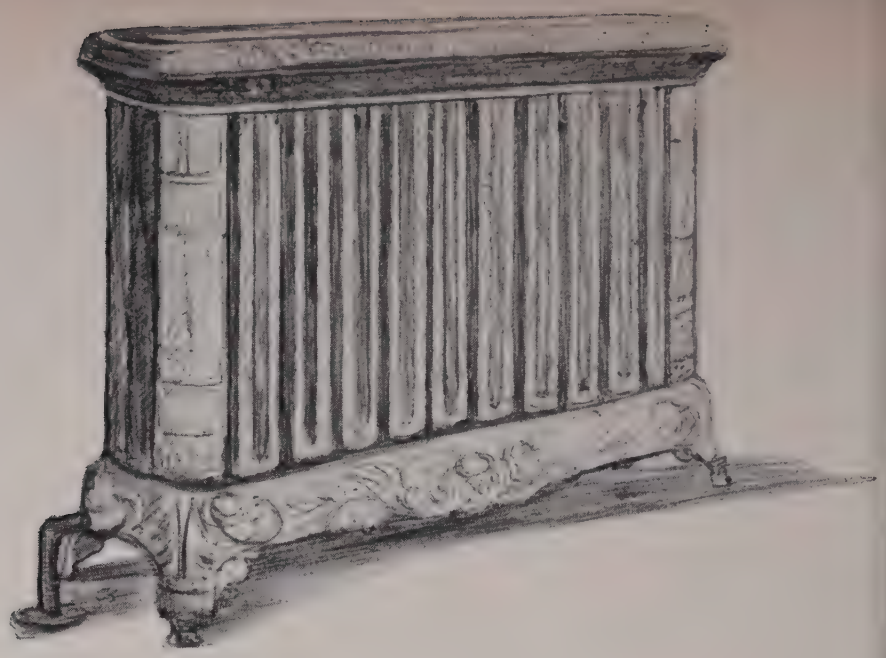


BASEBOARD WIRING used in NAHB's 1960 Research House in East Lansing (see H&H, Mar) was stapled to finished wall panels, covered with vinyl baseboard.

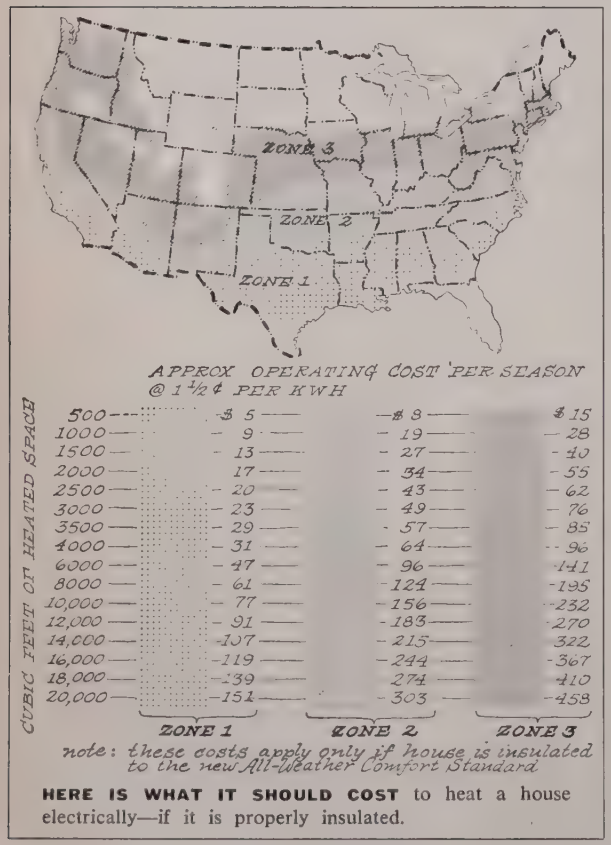


INSTALLATION OF DEVICES is speeded by using 1) pliers with head that cuts and strips in one motion (photo, left); and 2) pressure-lock receptacles. Wire is simply shoved in to make connection.

continued



Electrical living creates a fully controlled environment



HERE IS WHAT IT SHOULD COST to heat a house electrically—if it is properly insulated.

With electricity you can completely condition the air in a house: you can heat it, cool it, moisten it, dry it, clean and filter it, exhaust or replace it.

For all of these functions except heating, electricity is already the dominant power. The vast majority of all cooling systems are chilled by electrically powered compressers and even those that are not use electrically driven fans to circulate the air. Many humidifiers use electric heaters to put water into the air, and dehumidifiers use electrically chilled coils to take it out. The most efficient filters use electrically charged plates to catch and hold air-borne dirt. And virtually all air handling systems run on electricity.

The main reason electric heating has been slow taking hold has been high operating costs. Even so, electric heating installations have grown by 50% every year since 1955. By 1962 the industry predicts 15% of house starts will have electric heat.

But what about the high cost of electricity?

Forty years ago electric power cost about 12¢ a kwh. Today half the major utilities have rates as low as 1½¢. At this price electricity can compete with other fuels as an economical source of heat, with one big If: the electrically heated house must be designed and built for low heat loss (to see how, see *p 134*). Heavy insulation, storm windows and doors, full weatherstripping, and effective vapor barriers are essential. A new industry-approved insulation standard (see *p 138*) will assure seasonal heating costs like those in the chart at the left. And the 30% cut in cooling costs resulting from careful design and full insulation will help pay the $300 to $400 more per house that better construction will cost.

lere are the four electric radiant systems

They all supply heat alone—no cooling or other conditioning. But they are cheaper than other more complete systems that supply both heat and cooling.

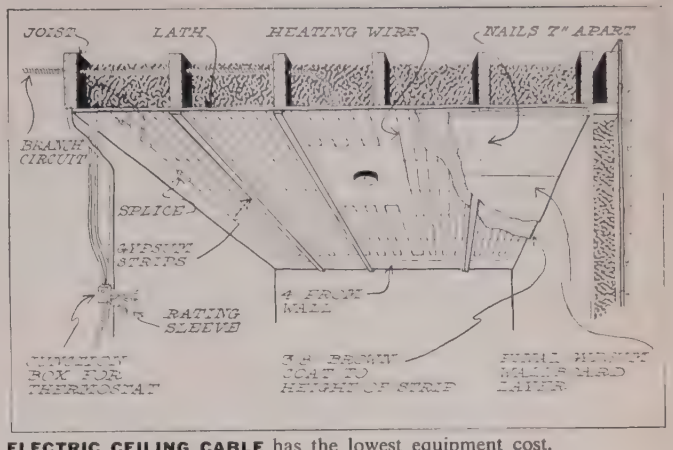
The installed costs of ceiling cable (top drawing, right) range from 50¢ to 55¢ per sq ft of living area. Wall-panel units (second from top) cost 75¢ to 85¢ per sq ft. Radiant baseboards (third from top) cost 65¢ to 75¢ per sq ft. And the electrically heated hot-water baseboard systems (bottom drawing) cost about the same as conventional hot-water systems—80¢ to $1.20 per sq ft.

iling cable spreads heat evenly over the room, d puts no limit on furniture arrangement

It is installed as shown in the drawing at right. Battens under the joists are used as nailing strips for drywall, so no nails can strike the wire accidentally. Since the heat source is at the ceiling, extra heavy insulation is needed to prevent high heat loss.

The National Electrical Manufacturers Assn has suggested a 20′ limit for the longest straight run of ceiling cable, to prevent expansion problems. Ceiling cable comes in rated lengths and should not be loaded beyond capacity because of the danger of the drywall calcinating (becoming powdery) at too high temperatures.

New "prefabricated" ceiling-cable systems are now under test. One has the cable inlaid in a drywall panel which is placed between joists and the finish layer of drywall. Another new system uses a paper sheet with copper-foil strips on both sides. When current flows through the copper, it energizes a chemical coating that radiates low-temperature heat into the room. The paper can be used on either ceilings or walls.

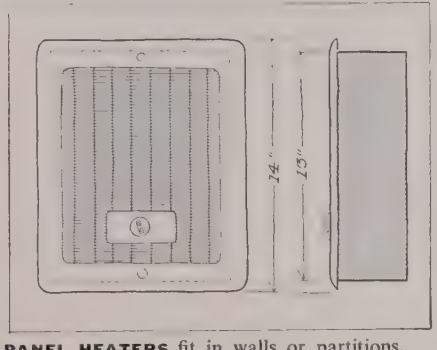


ELECTRIC CEILING CABLE has the lowest equipment cost.

all panels are recessed under windows, ay also act as convectors

Modern wall-panel units project into the room only an inch or so. Frame boxes for the units (like rough window openings) must be built into the wall when the house is being framed. This extra labor accounts for the higher installed cost of wall units.

NEMA has limited the output of radiant heaters to 1,400 w per sq ft of heater surface, which limits the maximum heat in front of the unit to 325F, well below the ignition point of commonly used fabrics but too hot to touch.

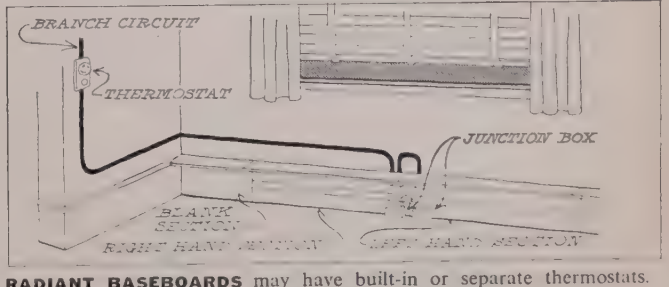


PANEL HEATERS fit in walls or partitions.

seboard heaters are surface-mounted after the wall finished, are inexpensive to install

With this type of heater, the only work that must be done before the wall is finished is installing the 240-v lead. Baseboard units come in ready-to-install lengths of 2′ to 12′. The big advantage claimed for baseboards is that they provide room by room control with radiant-sensing, line-voltage thermostats.

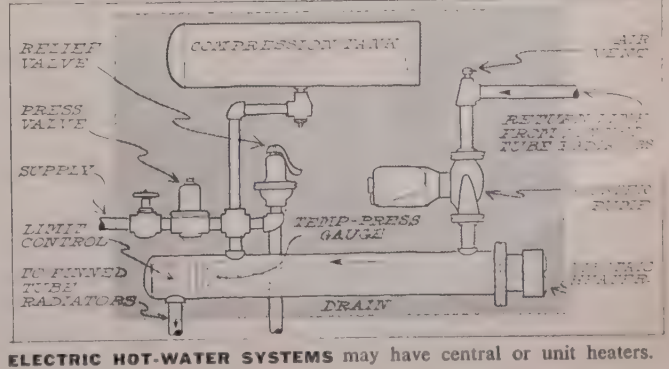
NEMA has set a 194F maximum temperature for the sheet metal inclosure.



RADIANT BASEBOARDS may have built-in or separate thermostats.

ectrically heated hot-water systems ork just like other hot-water systems

The drawing at the right shows a compact boiler unit with an immersed electric element. This heats water both for the radiant fin-tube baseboard and for domestic hot-water supply. The pressure tank, circulating pump, check valve, and piping are identical with oil- or gas-fired systems. The other hot-water baseboards have the immersion heater right in the fin-tube. The operating costs of an electric hot-water system are comparable with any of the radiant-heat systems described above.



ELECTRIC HOT-WATER SYSTEMS may have central or unit heaters.

continued

Here are two systems for full air conditioning

The electric warm-air furnace and the heat pump have one thing in common—they both heat with moving air. And when you heat with moving air, you get three big advantages:

1. The moving air prevents temperature stratification and big gradients between floor and ceiling.
2. The air moves through a central system where it can be cooled, moistened, dried, and cleaned—as well as heated.
3. The air is drawn from overheated areas (eg, near glass walls), mixed with return air from cooler areas, and the tempered air is recirculated to balance temperatures throughout the house. (Local control can be effected with manual dampers or registers, motor-operated zone controls.)

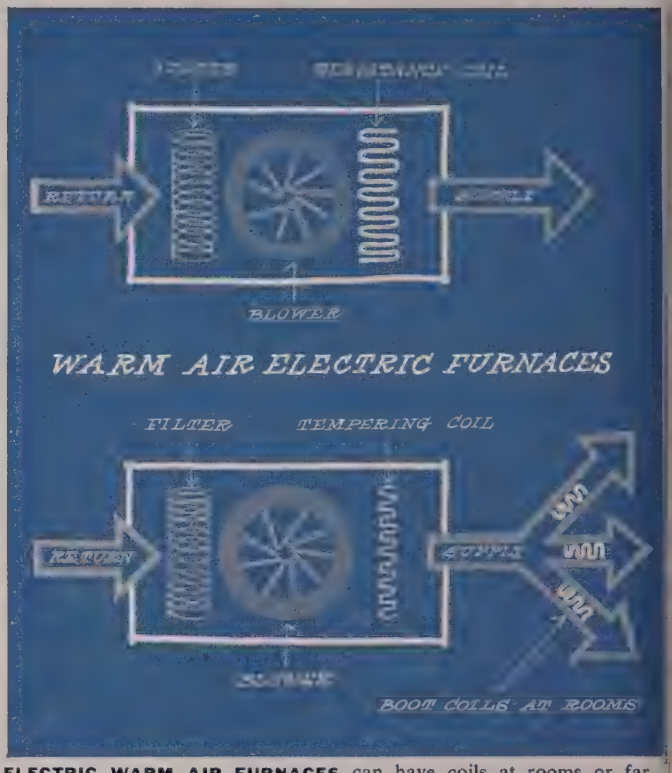
Electric furnaces use resistance coils to add heat to the circulating air

These heating coils may be located at a central blower unit, in sequence with chilling coils, humidifier, filter section, germicidal lamps, or other accessories (see opposite). The coils are set to come on or drop out in stages—both to give modulated heat and to avoid overloads. With central-coil systems, heating control is usually a central wall thermostat.

Another type of ducted system mounts the coils in a boot just before the room register. This type can use a thermostat for each coil, to get the same room-by-room control as a radiant system.

Outside the heating season, excess moisture is a problem on three days for every day when excess heat is the problem. And an electric furnace in a ducted system offers two ways to reduce humidity in the off season. In spring or fall, a ducted system can bring in fresh outside air and circulate it through the house. Or by reheat-dehumidification, the cooling coils can remove the moisture and the heating coils bring the air back to a comfortable level. In summer, the cooling coils do the dehumidifying.

If the house is built as it should be for electric heat, equipment cost can be kept low. For example, a slightly undersized cooling unit running steadily will do a more efficient job than a larger unit cutting in and out. Also, duct and register sizes can be smaller than in a less well insulated house. To keep heat losses down, ducts should not be run through attics or other uninsulated space.



ELECTRIC WARM AIR FURNACES can have coils at rooms or far.

Heat pumps are reverse-cycle air conditioners that can heat or cool the air

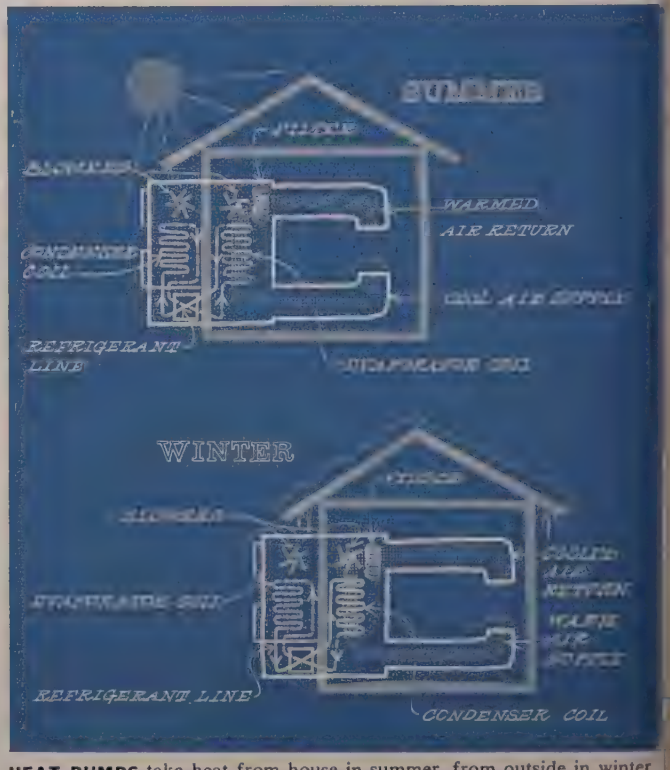
These units work best in moderate climates.

The general specification rule: use a heat pump when cooling loads are bigger than heating loads, and size the unit to do the cooling job. Heat pumps are very efficient (in theory more than 200% efficient) down to about 40F.

In between 45F and 25F there is still enough moisture in the air to condense on the evaporator coils, so resistance coils, which are mounted in the air supply ducts, must be cut in to keep the house air warm while the unit reverses its cycle to defrost the coils. Below 20F, the major heating load is carried by resistance coils, with the heat pump chiefly acting as a blower and filter unit.

Off season, the heat pump can control humidity by reheat-dehumidification (see H&H, Mar). The upstream side of the indoor coil is used as a cooling element; the downstream side as a heater to restore comfortable temperatures.

In the semi-tropical south, heat pumps should supply one ton of cooling per 600 sq ft of living area. In the north they need give only one ton per 900 sq ft, provided insulation meets the standard on *page 138*. Equipment costs will range from 75¢ to $2 per sq ft of living area, depending on region, system design, and local practice. Northern operating costs will be about the same as those for a comparable furnace or baseboard unit plus air conditioning. In the south, costs will be somewhat lower than a combination system.



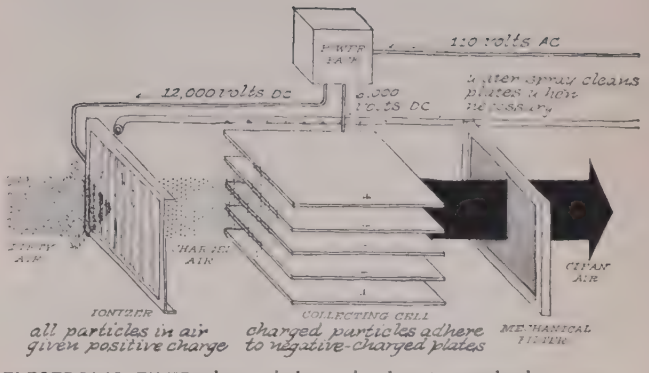
HEAT PUMPS take heat from house in summer, from outside in winter.

And here are devices that add to year-round comfort

Air conditioning used to be a synomym for air cooling. But today it means full comfort the year around. And full comfort includes year round moisture control, dirt control, and constant air circulation. To get these extra values, an air conditioning system must have certain accessories:

Filtering systems remove pollen and dirt, but maintenance

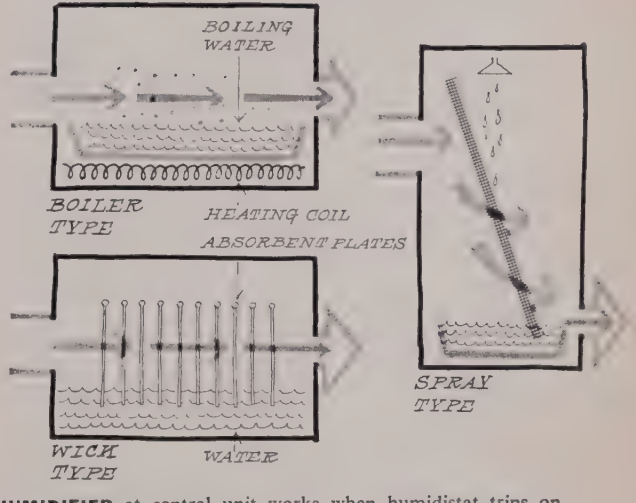
Common flat-pack filters will stop most pollen grains and large dust particles. Electrostatic charged-media filters will catch 98% of all pollen and visible dust particles. Most effective are electronic plate-type filters (like the one diagrammed, right) which will stop 90% of *all* air-borne dirt, dust, pollen, smoke, and bacteria. Cleanliness at this level can save $1,000 in maintenance costs over 10 years, can make house cleaning a twice a month job, and can boost heating-cooling efficiency by 30% because filters do not become clogged. Asthma and hay-fever caused by pollen and mold are virtually eliminated and the incidence of air-borne infections much reduced. Activated charcoal filters will remove most odors. Germicidal lamps will kill germs not caught by the ionized plates. An electronic filter can be installed for as little as $250, will use only a kilowatt a day.



ELECTRONIC FILTER keeps indoor air almost completely pure.

A humidifier moistens dry winter air, costs little to operate

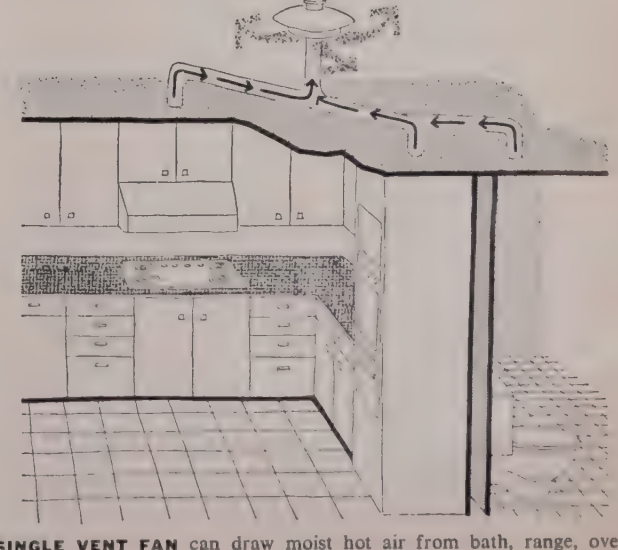
Comfort and health both depend on a moderate relative humidity. In winter, too dry air will cause as many colds as wet cold air. Low humidity also increases static electricity. When outdoor temperatures reach 10F, air in a 10,000 cu ft house will need to pick up 5.6 pints of water an hour to maintain 40% relative humidity at 70F indoors. Family activities (for a family of four) will add only one pint an hour. The other 4.6 pints must be added by a humidifier. The best humidifiers spray or steam water vapor into the circulating air when a room humidistat calls for more moisture. A humidifier and control will add $100 to the cost of a year-round system, practically nothing to operating costs.



HUMIDIFIER at central unit works when humidistat trips on.

Mechanical ventilation cuts cooling loads, eliminates excess moisture

On a hot summer day, attic temperatures can run as high as 130F to 150F. At such times ceilings directly under the attic will register as high as 102F. For $150, an attic fan will cut the heat above the ceiling by 30°, reduce room temperatures to manageable levels. Cooking dinner can cause a 15° rise in kitchen temperature, a hot shower can add 10° to bathroom temperatures, and both can raise relative humidities to a marked degree. In winter this can add to comfort, but in summer it may make the difference between being comfortable and uncomfortable, as well as adding to the load on the cooling system. The cost for a kitchen and bathroom ventilating system: $80 to $100.

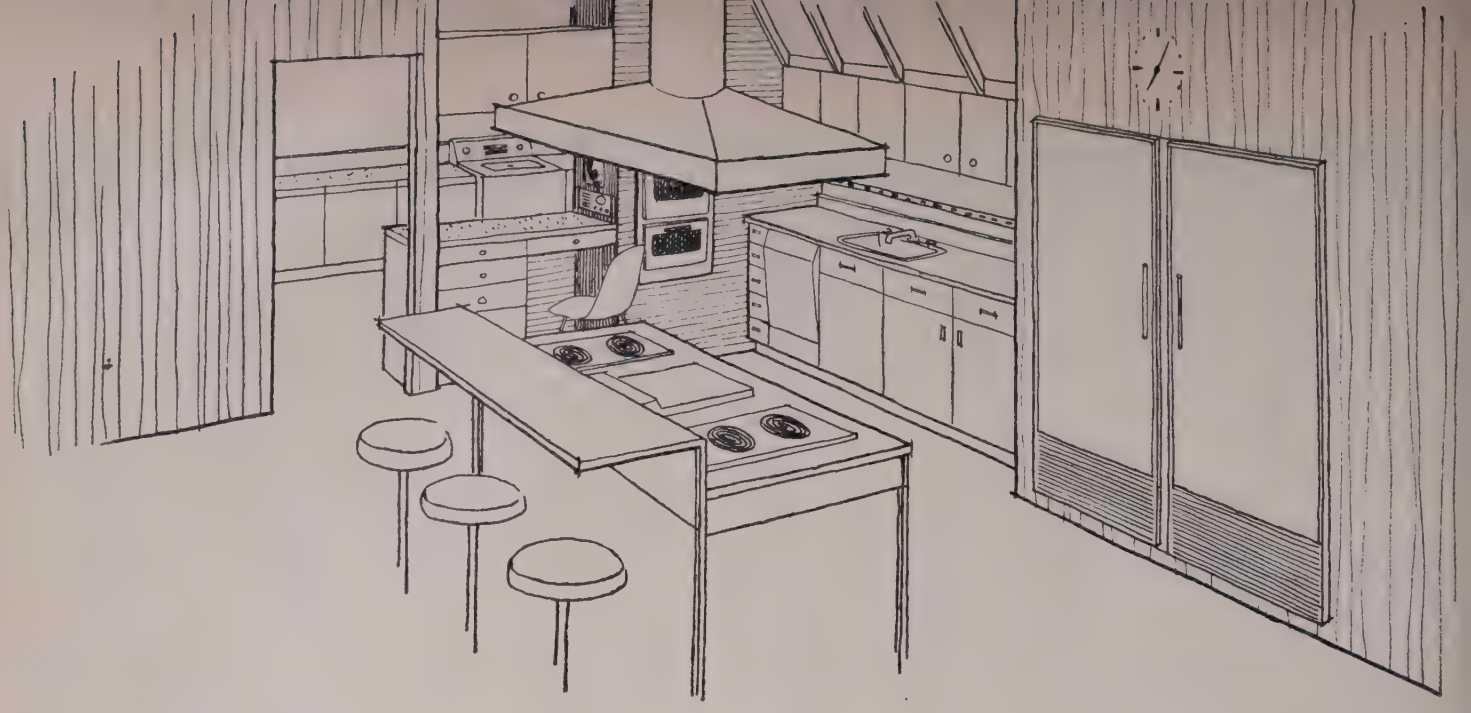


SINGLE VENT FAN can draw moist hot air from bath, range, oven.

And sensitive heat and moisture controls get the most from the equipment

Temperature in most all-electric houses with ducted heating systems can be maintained within a few degrees by one or two wall-mounted thermostats. In most systems that respond to room-by-room control, the range can be cut to 3°—the sensitivity range of most line-voltage thermostats—for the room concerned. Where low-voltage thermostats can be used for room-by-room control, the variation in temperature will approach ½°, the sensitivity of the device. Moreover, by using low-voltage devices, the controls can be brought together in a single central panel where temperature and humidity can be read and adjusted. Costs vary with the number of controls but low-voltage systems need only simple bell wiring. Climate control centers cost about $75.

continued



Electrical living offers more kitchen convenience



Because of all you can do with electricity in a kitchen, the biggest part of a house's electrical load—up to 80% of the total house wattage—is drawn by kitchen appliances (see table opposite).

And because electricity offers such convenient power (and appliance makers are so inventive) the future—even the near future—will find more and more power being used to cook, store, and prepare food, to clean up afterwards, and to make the whole process more comfortable and convenient.

To use the possibilities offered by today's appliances calls for a separate kitchen load center to handle at least six major appliance circuits—range-oven, dishwasher-disposer-refrigerator, freezer, washer-ironer, dryer, and water heater—one or two convenience outlet circuits, and a lighting circuit. All are wired as three-wire lines, used as either one 240-v or two 120-v circuits.

All these circuits should be protected by a circuit breaker panel mounted in or near the kitchen, so the housewife does not have to hunt for a fuse box in a dark basement or garage.

Here is how to wire for kitchen convenience:

The electrical load should be organized the way the housewife will use it. Most kitchen experts talk in terms of work centers—planning, storing, mixing, cooking, serving, clean-up, and laundry. Each center makes its own electrical demands:

1 *Planning center has the lightest draw.* It is usually a well lighted desk area, close to telephone, intercom master station, climate center (with heating, cooling, filtering, and humidity controls). The area is served by part of one convenience outlet circuit and by the low-voltage wiring for the intercom and climate center.

2 *Storage center uses separate circuits for freezer and refrigerator.* The separate freezer circuit protects stored foods from power failures that might be caused by other appliances on the same circuit. There are not likely to be any hot-weather overloads in the all-electric air-conditioned house, so power surges will occur only when the equipment cycles

on. The power demand of the refrigeration appliances is the most predictable load in the house.

3 *Mixing center works off the convenience outlet loop.* Motor-powered appliances like mixers, blenders, etc, draw relatively light loads—150 to 200 w—but small cooking appliances draw up to 1,500 w. Two cooking appliances in use at the same time may overload one 120-v circuit. However, one circuit will give more than enough current to handle mixing and serving.

4 *Cooking center alone can use enough watts to heat a house.* Double oven and a high-speed cooktop can add up to 15,000 w. This calls for a separate three-wire No. 6 circuit fused to handle 50 amp.

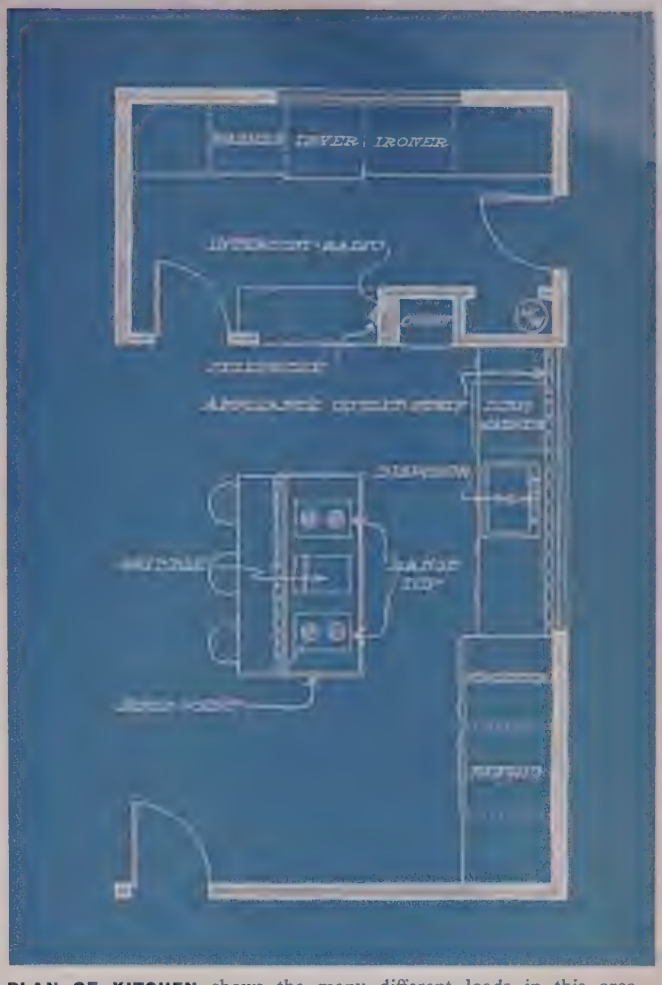
5 *Clean-up creates a second major load.* Heating water may take up to 4,500 w and operating a dishwasher and disposer will take 2,100 more. Dishwashers and disposers usually run on 120-v circuits, and can be supplied, if convenient, by the second side of the refrigerator loop. Water heaters take 240-v, require a separate circuit.

6 *Laundry center forms the third major load.* As the chart (below) shows, a dryer needs 4,500 w, a washer 700 w. A hand iron draws 1,500 w, an ironer 1,600 w. The dryer needs a three-wire No. 6 circuit fused for 30 amp; the other appliances can be taken off one side of a three-wire No. 12 circuit.

7 *Kitchen needs more light than any other room in the house.* It is usually in use for several hours every day. Wiring should provide for special area lighting, either from adequate ceiling fixtures or a luminous ceiling. A 1,000 w of lighting is not too much to figure on. It can be supplied by one side of a three-wire No. 12 loop.

Here are wattages needed for typical kitchen uses

Major appliances	Wattage	Circuit
Range & oven	14,000	3-wire No. 6, 50-amp, 120-240-v
Dishwasher	1,300	3-wire No. 12, 20-amp, 120-240-v
Disposer	800	
Refrigerator	300	
Freezer	400	2-wire No. 12, 20-amp, 120-v
Washer	700	2-wire No. 12, 20-amp, 120-v
Ironer	1,600	
Dryer (std speed)	4,500	3-wire No. 10, 30-amp, 240-v
Water heater	2,500-4,500	consult your utility
Small appliances		
Ventilating hood	150	2-wire No. 12, 20-amp, 120-v
Mixer	200	
Blender	200	
Toaster	750	
Waffle iron	1,100	
Intercom-radio	100	
Rotisserie	1,500	2-wire No. 12, 20-amp, 120-v
Deep fat fryer	1,300	
Electric frying pan	1,100	
Hand iron	1,500	
Lighting	1,000	2-wire No. 12, 20-amp, 120-v
Total	**37,000 watts**	



PLAN OF KITCHEN shows the many different loads in this area.



WIRING PLAN of same kitchen shows how loads should be handled.

continued



Electrical living provides versatile, dramatic light

Good lighting starts at the planning stage—with the layout of circuits, switching, and outlet and fixture positions. When it is well planned, lighting can make indoor and outdoor areas as usable at night as they are by day—and often more exciting.

Below and on the opposite page are the basic rules for developing both convenience lighting and accent lighting for dramatic and decorative effects.

Outdoor lighting doubles outdoor living time



OUTDOOR LIGHTING like this can double a homeowner's use of terraces and gardens. Soffit lights help light the terrace, portable fixtures highlight the shrubbery.

Half the value of a patio or terrace is lost unless it is lighted for evening use. And much of the beauty of a flower garden is wasted if it cannot be seen at night.

The first step in lighting outdoor space is to provide overall lighting, usually from the roof of the house or a tall tree. If the roof is low, the light should be shielded to minimize "blinding" persons facing the light.

Used alone, overall lighting gives a flat effect so . . .

The second step in lighting outdoor space is to add spots of light, below eye level, to give definition and depth to the area. These lights should silhouette or illuminate shrubs and flowers, walls and fences. These fixtures are wired back to the house with underground feeder cable (buried about 1′) which can be pulled up and placed in new areas at will.

At the time the outdoor lighting circuits are planned, it makes sense to locate weatherproof convenience outlets for portable lights as well as small appliances and electric lawnmowers. They should be placed 15′ oc along walls facing the patio, be 18″ above grade, and be controlled by switches inside the house.

All outdoor lighting should be on a separate three-wire, No. 12, 120/240-v circuit from the main panel.

Indoor lighting should be both useful and decorative

The first thing to plan is the overall convenience lighting

A high level of general lighting is essential in kitchens, bathrooms, dressing rooms, workshops, and laundries. This lighting should generally be built in—in the form of a luminous ceiling, or wall brackets, or valance light—and should bear directly on counters and work surfaces.

In living areas, convenience light should usually be built in as valance or cornice lighting on the window walls, so that the furniture placement in the room works the same with artificial lighting as it does with natural daylight coming in through the windows.

You can get detailed, room-by-room recommendations on light levels (and the number and type of fixtures needed to reach these levels) by writing to the American Home Lighting Institute, 360 North Michigan Avenue, Chicago 1.

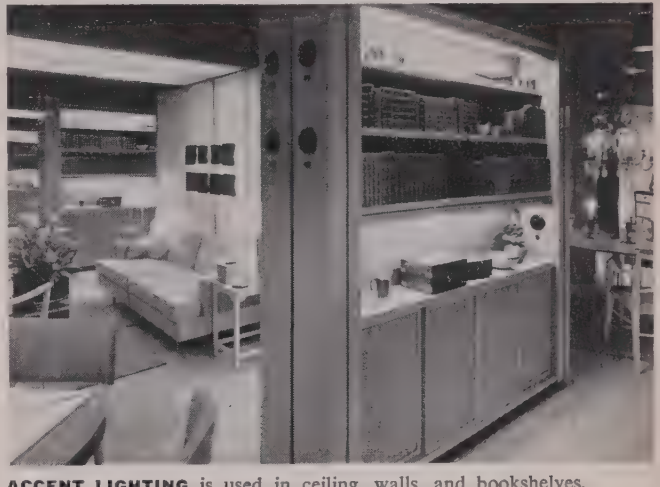


LUMINOUS CEILING of fluorescents behind plastic gives strong light.

Accent lighting must also be carefully planned to be effective

Many types of lamps can be used for accenting—spotlights in the ceiling, concealed lights, wall brackets, and portable lamps. And you can use them many ways. Here are just a few of the tricks of the lighting expert's trade:

1. Accent lighting can highlight a strong design or decorative feature, like a fireplace, wall divider, or painting.
2. Accent light can, in itself, create a point of interest.
3. Accent lighting can make a small room look bigger. The technique: cast a "wash" of light over the long wall. (Conversely, soffit or cove lighting, which bounces light off the edges of the ceiling, makes a room look smaller.)
4. Accent lighting can prevent windows from acting as black mirrors at night. The basic trick: use an outside soffit light shining down over the window.
5. Accent lighting below eye level (eg, lighting a floor-level planter box) can create the same kind of restful atmosphere as a fireplace.



ACCENT LIGHTING is used in ceiling, walls, and bookshelves.

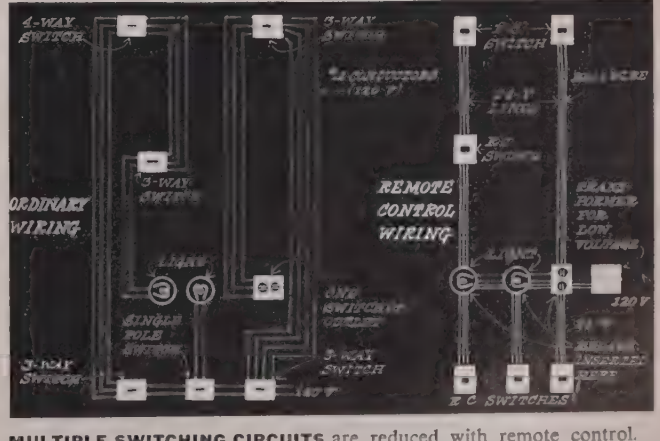
Remote-control systems can provide flexible switching at modest extra cost

With low-voltage remote-control switching you can 1) control lights all over the house from one point (usually, the master bedroom) and 2) control any given light from two or more different switch positions with a minimum of No. 12 wire. The extra cost for this control in an average size house: from $50 to $100.

The drawing at right shows how these systems work: The power circuit is wired with No. 12 wire, but all of the wiring between outlets and switches is bellwire, carrying only 24-v current. Bellwire circuits actuate relays at the lights and receptacles, and the relays make or break the 120-v circuit.

In the drawing 90% of the No. 12 wire conductor is eliminated in the three- and four-way switch control. The saving in wire and labor is, at least today, more than absorbed by the extra cost for relays.

Two other quality switching systems are available: 1) dimmers for lighting in the living and dining room, and 2) time switches for turning on and off outdoor lighting.



MULTIPLE SWITCHING CIRCUITS are reduced with remote control.

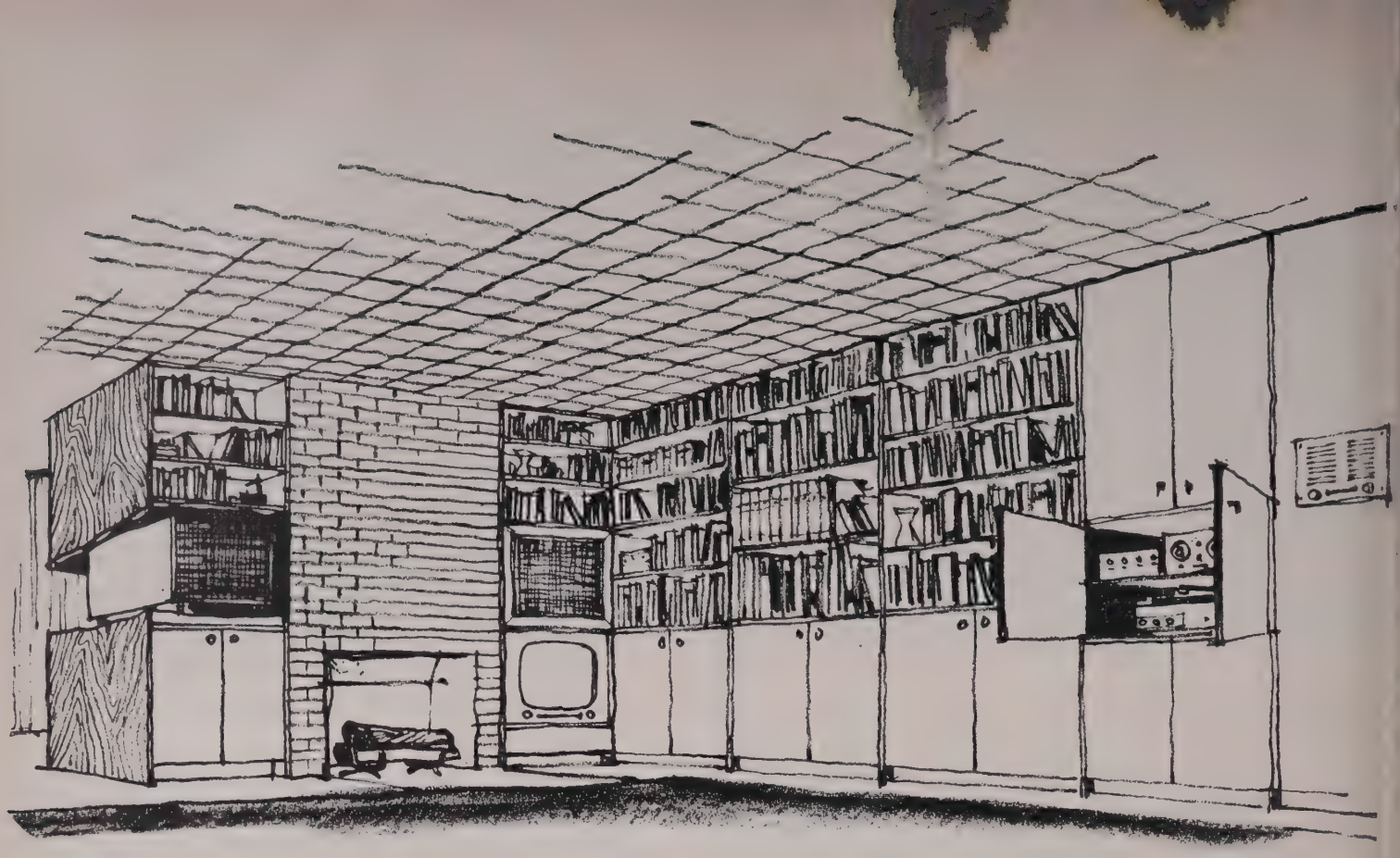
Street lighting can make a project safer, more appealing to buyers

Usually, builders have no direct control over street lighting—systems are usually planned to municipal specifications and installed by the local utility.

But, for most developments, it makes sense for a builder to work with the utility and local officials to get street lighting in character with the area. Every year, new poles (of laminated wood, aluminum, and other materials) and new luminaries come on the market—and if a builder can upgrade the quality and design being used, he will upgrade his development. And in some areas it is possible to get the utility to put the electrical service underground (*see p 133*).

It is worth the effort—for to most buyers good streetlighting is an asset.

continued



Electrical living can include many special attractions

In an adequately wired and well planned house, the possible uses of electricity are limited only by the imagination of designers and engineers.

With equipment available on dealers' shelves, you can offer clients and buyers complete home entertainment systems. You can offer devices that make the chores around the house much easier. And, if the budget permits, you can add just-plain-luxurious extras.

And the devices listed below are just the beginning. You can expect manufacturers to bring out more and more products to make the good life better—and you can expect that buyers and clients will want them.

Here are ten attractions you can include right now:

1 *Direct communication to any part of the house.* An intercom system can: 1) send and receive from any point in the house; 2) reproduce background music with high fidelity; 3) receive FM or AM radio; 4) serve as a fire alarm; 5) serve as a burglar alarm; 6) serve as a baby sitter by monitoring the nursery. For more on intercoms and high fidelity see H&H, June '59.

2 *Music where and how you like it.* A minimum stereo high-fidelity center can be installed for $200 to $300. Speakers can be built into a fireplace wall or storage wall, and tuner, player, tape deck, preamplifier, and amplifiers can be built into any other wall of the room. Through the intercom it can provide music in any room in the house.

3 *Telephones almost within arms' reach.* Concealed telephone wiring, installed when the walls are open: 1) eliminates bell-wire along the baseboard; 2) permits more phones; 3) lets homeowners relocate phones at will; 4) adds to house resale value. The phone company usually installs concealed wire at a nominal cost—usually $15 to $30—that the builder can absorb or pass on to the homebuyer. Outlets are placed in all rooms, back-to-back in adjacent rooms. Most concealed systems use four phones: one in living room, kitchen, master bedroom, and family room. The living room phone is often on a jack, can be moved to a patio outlet at will.

4 *Television as a complete built-in.* Closed-circuit TV for watching the baby or answering the door can be built-in for as little as $700. Regular television can be built-in with the high-fidelity equipment. To keep houses looking neat, aerials can be concealed in attic space, or a master aerial can serve a whole subdivision. One new system uses a printed circuit on a big sheet stapled to roof rafters in attic space. A master aerial for a subdivision will cost about $100 per house, less than the big aerials homeowners buy in weak signal areas.

5 *Pushbutton garage-door operator.* Most garage-door operators consist of three units: a transmitter in the automobile, a receiver in the garage, and a motor for operating the door. Pushing the button on the transmitter at distances up to 100′ from the garage will open the door.

6 *Built-in vacuum systems to clean every room of the house.* Lightweight tubing with flexible corner joints runs from a powerful suction machine in the basement to wall inlets in every room. The homeowner simply turns on the system at a main switch and then plugs the cleaner base into a convenient wall inlet. In one system, dirt, dust, and scrub water is sucked into a separation tank that cleans the air and sends dirt-laden water down the drain.

7 *Snowmelting cable to clear drives and walks at the flick of a switch.* Equipment for the average driveway would cost about $100. In Chicago, annual operating costs would be around $10. (This gives 156 hours of melting for an average snowfall of 134 hours in the year).

8 *Pushbuttons to control the flow and temperature of water at the sink and tub.* At a touch, the buttons provide hot, two warms, and cold water at full or medium flow. Buttons, on a low-voltage circuit, control valves at or near the water heater. Water is mixed to temperature at the heater so only one supply line is needed to the outlet.

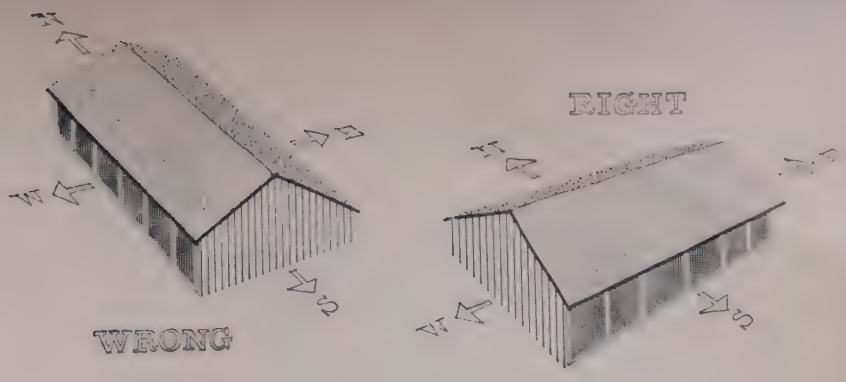
9 *Time controls that almost take over gardening.* Automatic sprinkler systems work off a master control unit that gives uniform watering times of 5 to 30 minutes on any desired schedule, day or night, daily or every third day, etc. The automatic timer trips electric valves in the water lines. Timers can also be used for cleaning and filtering swimming pools on a schedule.

10 *And underground utility lines.* In flat, treeless areas (except where trenching costs are prohibitive) putting wires underground is highly desirable and economically practical. For example, Chicago's Commonwealth Edison (a leading exponent of underground wiring) will install it when the builder meets these conditions: he must 1) have a curvilinear street layout that will allow at least 12 houses per transformer; 2) build in relatively flat land and rock-free soil; 3) site at least 24 houses side-by-side in progression; 4) install 100-amp service and at least two 240-v appliances per house; 5) do his own trenching and backfilling (Com Ed will defray up to $100 a house if the builder puts in electric heat); 6) make house hookups at same time service lines are laid.



continued


RED TOP
RED TOP
RED TOP



The all-electric house must be well planned and well built

A house planned for electrical living must be well oriented, well ventilated, and well insulated. If it is not, many of the advantages of electrical living will be lost to high operating costs.

There is, however, nothing unique about good design for electrical living. Every idea that helps a house work economically with electric heat and with air conditioning will help cut heating costs with any kind of heating system and will help keep a non-air-conditioned house cool.

Here are the basic rules for good orientation

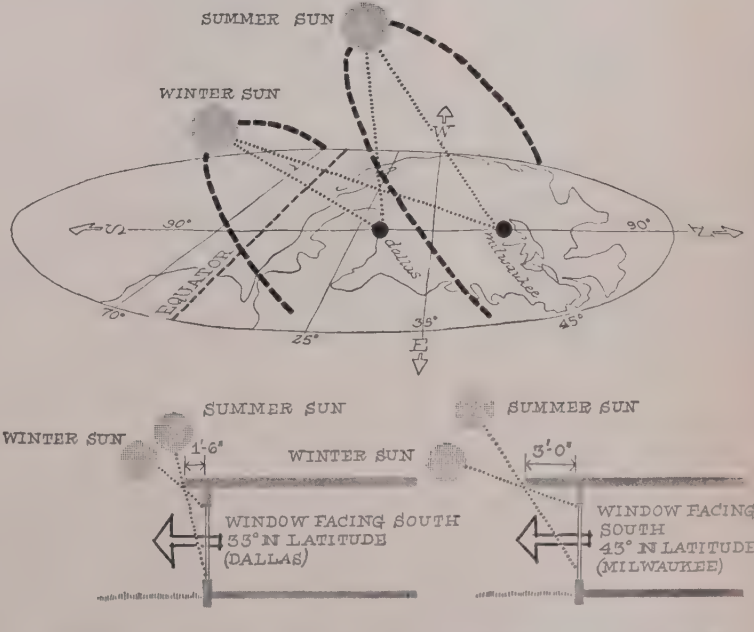
The big windows in today's houses can let out a lot of heat in winter, let in a lot of heat in summer. So the right orientation is important to both comfort and economy.

If at all possible, houses should be sited so the big glass areas face south. North windows admit none of the sun's heat, are especially cold in winter. East and west windows boost air conditioning loads in summer and seldom get enough winter sun to help in heating. And even big overhangs can't keep sun off east or west windows.

If you must use windows on the east or west, keep them high in the wall so that, with an overhang, only the lowest sunrays will hit them. In summer, by 4 PM, a 3′ west overhang will shade only the top third of a wall—but a high window, right up under the header, would be shaded until 5 PM.

Overhangs can be sized to shade the house from summer sun but let in winter sun to help in heating the house (for details, see drawings at right).

When the site keeps you from using a north-south orientation, or when the best view is to the west, you can use other sun control devices to supplement overhangs. One of the best: planting, especially deciduous trees which shade the windows and the roof in summer but shed their leaves to let in winter sun. Other helpful devices: fences, trellises with plant vines, and the old-fashioned louvered shutter moved inside the house (for convenience).



MINIMUM OVERHANG WIDTHS:	FOR WINDOWS FACING TRUE SOUTH	FOR WINDOWS FACING 30° E or W OF TRUE SOUTH
28° N: SOUTHERN FLORIDA, CORPUS CHRISTI	1′-5″	3′-10″
32° N: SAVANNAH, DALLAS, TUCSON, SAN DIEGO	1′-11″	4′-2″
36° N: RALEIGH, NASHVILLE, TULSA, DEATH VALLEY	2′-5″	4′-8″
40° N: PHILADELPHIA, INDIANAPOLIS, DENVER	3′-0″	5′-4″
44° N: WATERTOWN, N Y, LA CROSS, BOISE	3′-6″	6′-0″

OVERHANGS SHOULD BE SIZED to help block summer sun, let in winter sun. The farther north a house is, the bigger its overhangs have to be, because the summer sun is more nearly overhead in the south than in the north (see top drawing, right). But in the north, overhangs that are too big block off helpful winter sun for much of the day (see lower drawing). Windows that face 30° off true south need trees or trellises, as well as big overhangs, to help shade in summer, but this orientation will let the house get low-to-horizon sun to help winter heating. Recommended overhang depths are shown in the table, right.

continued

Here are the basic rules for good moisture control

There are two main methods for controlling moisture in a house. For effective control, they should be used together.

One way to control moisture is by ventilation:

Attics should always be ventilated by vents in the ridge, eaves, or gables, or by exhaust fans, or both.

Crawl spaces should be ventilated with at least four openings, one near each corner of the building, placed as high above grade as possible. (Attic and crawl-space vents should be fixed open all year. If protected by screens and louvers, they should be sized to have adequate net free area.)

Baths and appliances should be vented directly outdoors by blower units.

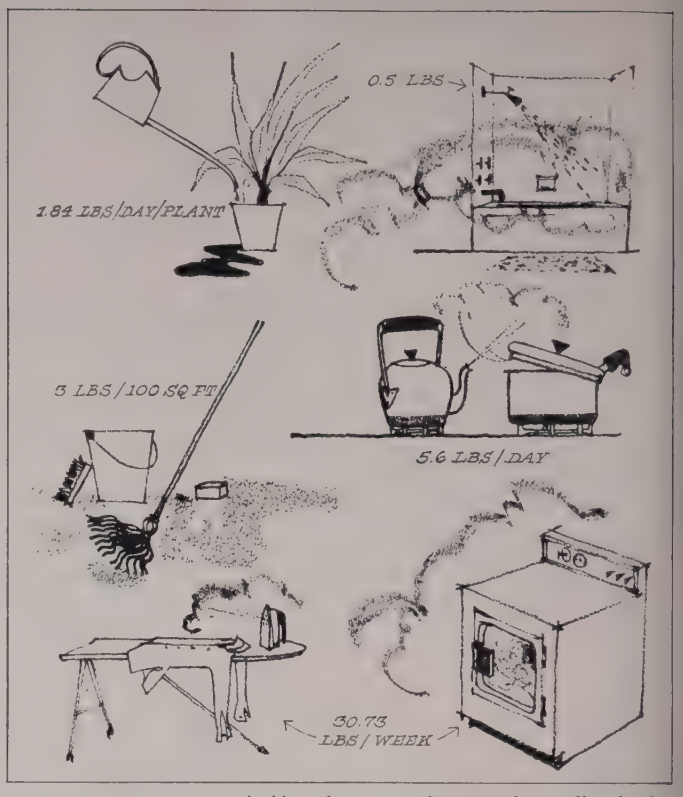
The other way to control moisture is with vapor barriers:

Vapor barriers keep outdoor vapor from entering the house and indoor vapor from entering walls or ceilings. They may be part of the insulation or separate membranes. Vapor barriers can be: metal foil, asphalt or polyethylene coated kraft paper, two layers of kraft paper with asphalt between, or polyethylene sheets.

Vapor barriers must not be broken. Openings around pipes must be sealed and any tears repaired.

In houses that require winter heating, vapor barriers always belong on the side of the insulation that is warm in winter—that is, toward the interior of the house.

Vapor barriers must always be used under a slab, no matter how the house is heated. For more details on vapor barrier location, see drawings at top, opposite.



MOISTURE GENERATED inside a house can increase the cooling load by 25% to 30%. Ventilation removes both heat and moisture.

Here are the basic rules for good insulation

The old 6-4-2 standard for insulation is out. These standard thickness of certain kinds of insulation will do a good job. But experts are now agreed that insulation should be specified on the basis of performance—not thickness in inches. (This is the most important point in the All-Weather Comfort Standard—the industry's new performance standard—on *p 138*. It gives maximum allowable heat losses and the required thermal ratings for insulation.)

A house should be closed in and reasonably weathertight before insulation is installed, for any moisture in the insulation will make it ineffective.

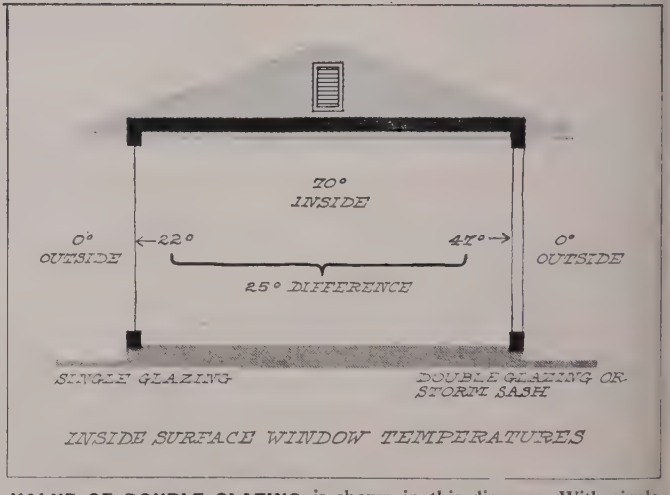
All electrical conduits, piping, and ductwork should be in place before the house is insulated.

The fastenings of insulation should be no further than 6" apart.

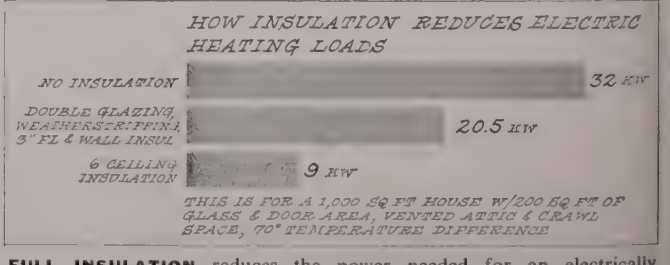
Storm doors and double glazing should be used in cold climates (drawing at right). Even double glazing has six to seven times as much heat loss as an insulated wall. And some experts recommend that to hold the heat loss down the window areas in electrically heated houses should be less than 25% of the gross wall area.

Windows and doors should be calked and weatherstripped, to reduce air infiltration and drafts to a minimum and to cut heating costs. And when packaged door or window units are fitted into a rough opening, any gaps should be filled with insulation.

Insulation should be used in ceilings and roofs, in walls, under floors over unheated space, and around concrete slabs on grade. For details on how to place insulation throughout, see opposite.



VALUE OF DOUBLE GLAZING is shown in this diagram. With single glazing, indoor areas near windows are too cold to be usable.



FULL INSULATION reduces the power needed for an electrically heated 1,000 sq ft house by almost 72% (from 32 kw to 9 kw).

Here is where you should use insulation

These drawings show you where insulation is needed and where you should use vapor barriers. The recommendations are valid for a house heated with any fuel.

1 Insulate and vapor-protect every stud space. Vapor barriers should be continuous over studs.

2 Space fasteners no more than 6″ oc. The drawing shows flanges of insulation nailed to face of studs, but drywall applicators may prefer them nailed to sides instead. With foil or foil-faced insulation, always leave an air space between the foil and the adjacent surface.

3 Cut and fit insulation around bridging in both floors and ceilings.

4 With insulation in a ceiling over an unheated area, use either vaporpermeable asphalt felt, wood strips, or wire mesh to hold the insulation in place between the joists.

5 With a low-pitched roof and a finished ceiling, put insulation between the ceiling joists, with a vent space between it and the finished roof as shown. With a structural ceiling and rigid insulation, the finish roofing can lie directly on the insulation, without a vent space.

6 With a flat roof, be sure there is adequate ventilation above the ceiling insulation.

7 Use wire mesh or wood strips to hold insulation in place in floors over unheated (or excavated) areas.

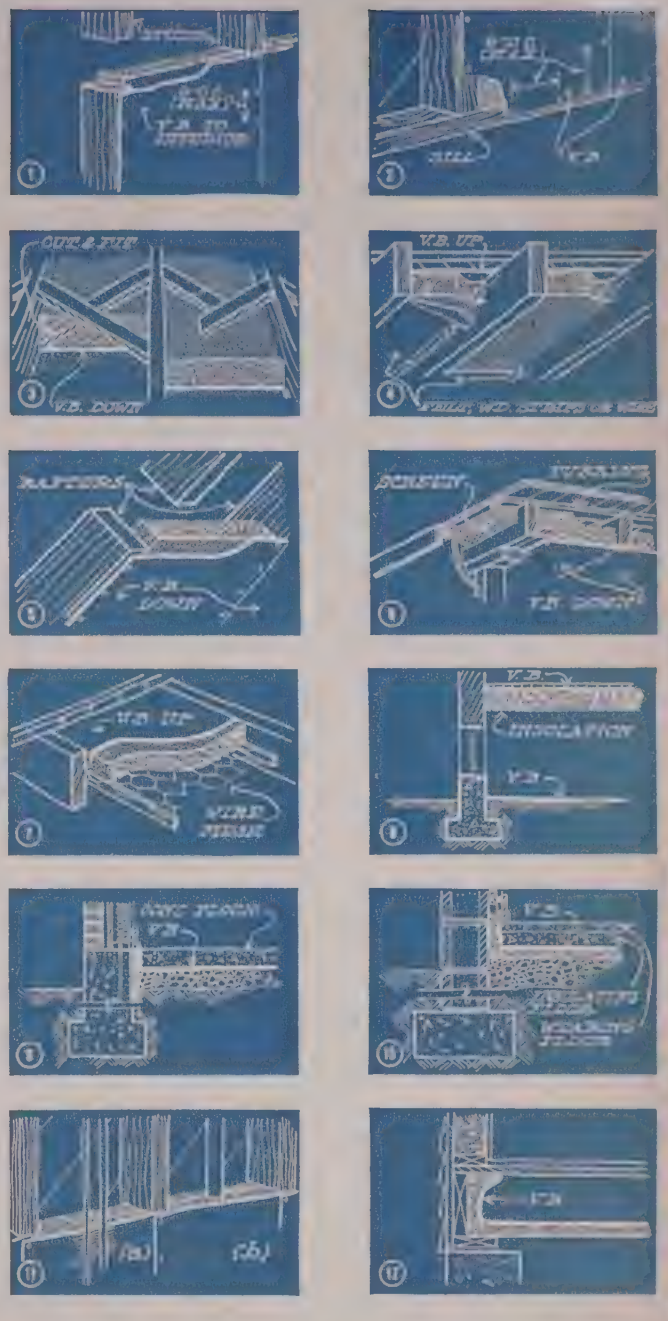
8 Use two vapor barriers in a crawl space. One goes in the floor, on the room-side of the insulation. The other goes on the ground, as a separate membrane.

9 With electric heat in walls or ceiling, use not less than 2″ of insulation around the edges of a slab and extend it back under the slab 18″ to 24″ where possible.

10 With electric heat in the floor use the same 2″ perimeter insulation described in No. 9. Also, use 3″ of insulating concrete for the first layer of the slab. After this layer is poured and set, heating elements are put in place and covered with a regular 2″ concrete wearing floor.

11 Remember to insulate between pipes. You can wedge the insulation and vapor barrier behind the pipes (a) or cut the insulation in half, wedge half behind pipes, half in front (b).

12 Insulate between the ends of floor joists. With 10″ and 12″ floor joists, you would have a strip of heat loss almost 1′ wide all around the house if you omit insulation at this vital point.



This map will help you figure heat losses

Find your location on the map and you will know the approximate number of degree days for your particular area. With this information, you can use Table 1 in the All-Weather Comfort Standard (see next page) to find the maximum heat loss values for which you should be designing and building.

The number of degree days for each day is figured by subtracting the average temperature for the day from 65F. (If the average is 30F, the number of degree days for that one day is 35). The daily totals are added to get the annual total, shown on the map at right. Miami, for example, has an average of only 500 degree days a year, while Minneapolis averages 8,000 yearly.



continued

Here are the important points in the All-Weather Comfort Standard for electrically heated and air-conditioned homes

The purpose of the standard is to encourage good insulation practice so the homeowner will benefit from:

1. Lower first cost of both heating and cooling equipment.
2. Lower operating cost for both heating and cooling.
3. Greater comfort during both heating and cooling seasons.

The objective of the standard is to establish:

1. Recommended heat-loss values for electrically heated homes.
2. Recommended maximum summer heat gain for air conditioned homes.
3. Responsibility for insulation quality and application.

Here are the recommended heat-loss values for electrically heated homes

When based on an infiltration rate of one air change per hour, the heat-loss values in Table 1, which are expressed in Btuh per sq ft of floor area of the space to be heated (measured to the outside of the exterior wall), will generally be achieved with the U values recommended in Table 2.

TABLE 1: Recommended maximum heat losses

Degree days	Btuh/sq ft	Watt-hr/sq ft
over 8,000	40	11.7
7,001 to 8,000	38	11.3
6,000 to 7,000	35	10.3
5,001 to 6,000	32	9.4
3,001 to 5,000	30	8.8
under 3,001	28	8.2

TABLE 2: Recommended thermal performance values

(calculated in accordance with the method described in the current ASHRAE guide)

Building section	U value, (Btuh/sq ft/°F)
Ceiling	0.05
Frame walls	0.07
Masonry walls	0.12
Floors over vented spaces	0.07
Floors over unheated basements	0.09
Slab edge heat loss per linear foot, 30 Btuh	

These values should perhaps be lower in severe climates, or when ceiling heat is used, or when glass areas are more than 20% to 25% of the gross wall area.

Weatherstripping, double glazing, and storm doors should be used as required to meet the heat-loss values in Table 1.

Here are other recommendations in the standard:

Infiltration, natural and mechanical ventilation, vapor barrier and slab-on-grade heat-loss considerations should meet the requirements of FHA-MPS.

Wall, ceiling, or floor sections between fully and partially heated spaces (such as garages, recreation rooms) should be insulated when the temperature difference between them is expected to be more than 20F.

Fireplaces should be provided with tight fitting dampers.

Here is the recommended maximum summer heat gain for air-conditioned homes:

The total calculated heat gain of all spaces to be cooled to the comfort level should not exceed 25 Btuh per sq ft of floor area of this space, measured to the outside of exterior walls. Calculations for this should be made from data contained in the current ASHRAE guide.

Glass areas should be shaded by trees or overhangs in order to minimize effect of the sun.

The recommended maximum heat-gain value of 25 Btuh per sq ft can be achieved with the performance values recommended in Table 2, when glass areas are shaded.

Who is responsible for insulation quality and application?

The insulation manufacturer shall be responsible for the quality of material and, when required, shall certify to its performance when installed in accordance with his application standards.

The applicator shall be responsible for installing the material in accordance with the manufacturer's recommendations and shall certify that the material has been so installed.

Can the All-Weather Comfort Standard be made to work?

Its sponsors think so: they point to recent action by the National Mineral Wool Assn, the first trade association to implement the standard. Users of mineral wool insulation will now be able to tell whether the product is in line with the Standard's recommendations, because the NMWA members intend to specify and identify their products with the appropriate "R" number. This shows the installed performance of each insulation, and fits the standard this way:

Building section	R number	U value
Ceilings	R 19	0.05
Walls	R 11	0.07
Floors over vented spaces	R 13	0.07

This means that if a builder needs a 0.05 U factor for a ceiling he should specify insulation rated R 19.

These companies and organizations have already accepted the standard

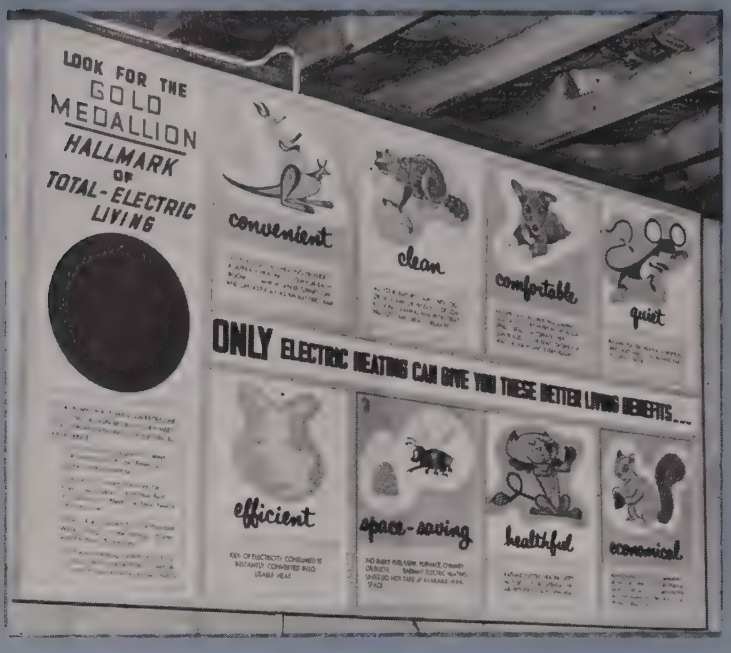
American Electric Power Co
Appalachian Power Co
Arkansas Power & Light Co
Barrett Div, Allied Chemical Corp
Certain-Teed Product Corp
Cleveland Electric Illuminating Co
Commonwealth Edison Co
Detroit Edison Co
Forty Eight Insulation Inc
Indiana & Michigan Electric Co
Johns-Manville Sales Corp
Kentucky Power Co
Kingsport Utilities
Minnesota & Ontario Paper Co
National Gypsum Co.
National Mineral Wool Assn
Ohio Power Co
Owens-Corning Fiberglas Corp
Rock Wool Insulating Co
Tennessee Product & Chemical Corp
Texas Rockwool Div, Premium Brand
Tex-Ark & Rockwool Corp
Union Electric Co
US Mineral Wool Co
Wheeling Electric Co
Edwin L. Wiegand Co
Wood Conversion Co



If you build for electrical living, utilities will go all-out to help you

Electric power companies are spending millions of dollars this year to help homebuilders sell "Live Better Electrically Medallion" houses. For a description of the assistance you can get under the utilities' Gold Medallion and Bronze Medallion programs, see the next two pages.

And for a look at five Medallion-winning houses, see *p 142*.



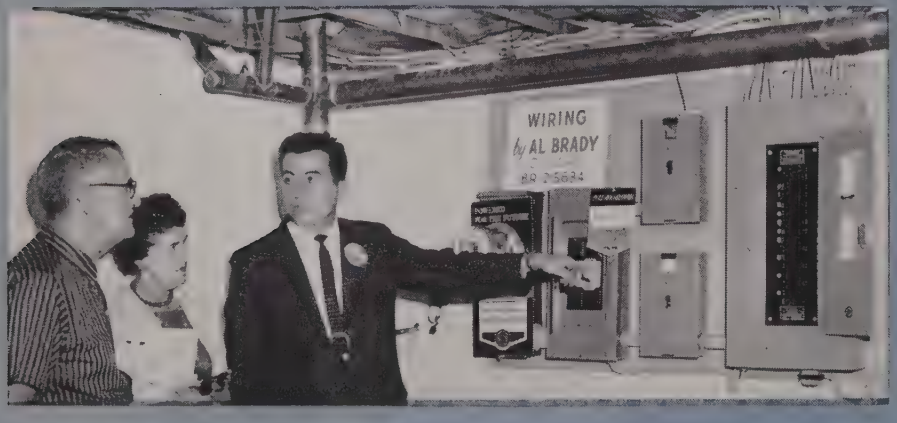
Interior display sign was furnished by Union Electric for M-C Construction Co's Gold Medallion model in St Louis.

Tom W. Collins Studios



Lighting and wiring features are explained in this display prepared by Dallas Power & Light for Fox & Jacobs' sales office.

Harvey Limon



Electrical system is explained to visitors by a representative of Connecticut Light & Power at Anderlot Construction's model house in Cheshire, Conn.

Here is the kind of help Medallion builders get

The help that Dallas Power & Light gives is typical. Here, for example, is a list of the services it provided during the building and the opening of Progress Homes (shown on the previous page and built by W.J. Chambers and Gus Melde):

1. It first made it easier for all builders to offer total-electric houses by reducing its winter residential rate for electrically heated homes from 1.65¢ to 1.25¢ per kwh.

2. It helped the builders figure heating and cooling requirements and wiring plans to qualify their houses as Gold Medallion homes. (The $19,450 to $23,000 houses include electric ranges, ovens, disposers, washers, dryers, dishwashers, refrigerator-freezers, various minor appliances, heat pumps, adequate wiring, and many lighting fixtures.)

3. It helped organize a display of materials and appliances in one of the builders' six furnished models.

4. It furnished weatherproof directional signs.

5. It furnished yard lights for each of the six models.

6. It shared the cost of large site signs (shown on the previous page) with the builders and two suppliers.

7. It ran its own large-space ads in both Dallas newspapers and used spot announcements on seven radio stations to promote the tract during opening week.

8. It helped design and pay for 10,000 brochures which the builders gave to visitors.

9. It provided demonstrations in the model homes during opening week.

10. It provided illuminated house numbers (with Gold Medallion insignia) and gold car keys for all buyers.

And the utility worked closely with major suppliers to help the builders from the start of planning to completion of each house. Result: Builders Chambers and Melde have sold 50 houses of 71 planned and count the Medallion program an unqualified success.



Home Economist Jo Dobbins of Virginia Electric & Power prepares kitchen and lighting plans for Richmond builders.



Newspaper ads like this, on a $50,000 contest, are part of Southern California Edison's Medallion promotion program for builders.



Builder Representative B. K. Campbell Jr of Virginia Electric & Power calculates the heat loss for Holly Glen Estates' electric heat system in Richmond.

Not every Gold Medallion builder gets as much help as Chambers and Melde. But some get even more. Some utilities give a builder $100 or more per house if he puts in electric heat. And one company—Georgia Power—pays for adequate wiring (by any qualified electric contractor) up to and including the service entrance of an electrically heated house. This saves the builder about $200 in wiring costs. Two other big southern utilities—Alabama Power Co and Mississippi Power Co—were planning to put similar wiring plans into effect April 1.

Builders of all kinds of houses can get in on the benefits of the Medallion program

Development houses, custom-built houses, and apartments in all price classes can qualify two ways under Edison Electric Institute's "Live Better Electrically" program:

1. *A house qualifies for a Bronze Medallion* if it has 100-amp entrance service, about 20 wiring circuits, lighting that meets American Home Lighting Institute standards, and three or four major appliances. (Some variation exists across the US, permitted by EEI and National Electric Manufacturers Assn, which has become the policing agent for the utilities' program.) Utilities' promotional support for such houses usually includes cooperative advertising, demonstrations of electrical equipment in models, and sometimes small cash awards.

2. *A house qualifies for a Gold Medallion*—and all-out promotional support—if it has all a Bronze Medallion house has plus electric heat (resistance or heat pump), electric hot water, and about seven major appliances.

Nearly 100,000 Medallion homes have been built in the past two years, most bearing the bronze insignia (set in sidewalk or outside wall). This year another 100,000 or more will be built. A higher percentage than ever before will be all-electric houses and apartments meeting Gold Medallion standards.

Utilities are putting more emphasis than ever on all-electric houses for two reasons:

1. *They are a huge source of power-company profits.* For example: GE estimates that an all-electric Gold Medallion house uses about 25,000 kwh (national average for all households: 3,600 kwh).

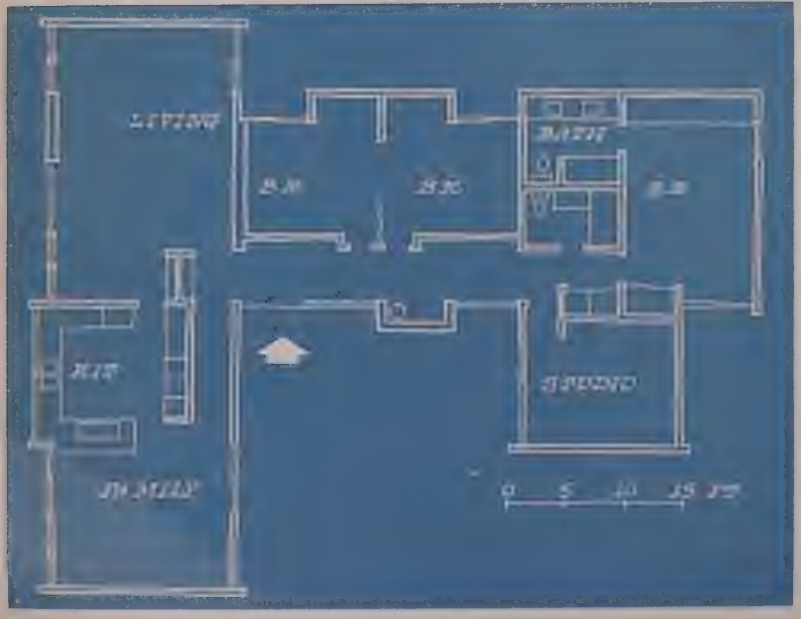
2. *They help a utility balance its year-round load.* The recent spread of air conditioning has unbalanced loads by leading to summertime peaks in the use of electricity and idle generating capacity in the winter. Ten years ago this was a problem in no more than half a dozen states; by 1962, it is expected to be a problem in most states.

For a portfolio of five Medallion-winning homes, turn the page



RANCH HOUSE has two front wings, the one at left for family room and kitchen, the one at right for a studio.

This house is a showcase for electrical equipment



To launch its Gold Medallion program in a striking way Southern California Edison Co co-sponsored this house (with the Building Contractors Assn) at the Los Angeles Fair.

Both the builders and the electric industry in Los Angeles gained from the joint venture. Thousands visited the well furnished model which was filled with electrical equipment including a range, oven, refrigerator-freezer, garbage disposer dishwasher, barbeque, washer-dryer combination, central vacuum system, an intercom system, hot-water heater, heat pump, 200-amp entrance service, low-voltage switching system, a wide variety of lighting fixtures, and minor appliances.

After the fair, the 1,985 sq ft house was bought by Architect Harlan Pedersen, moved (in three sections) 40 miles to its present site in Sierra Madre, Calif.

FLOOR PLAN puts living area in one wing, bedrooms in another. House has three bedrooms plus a studio that can double as a fourth.

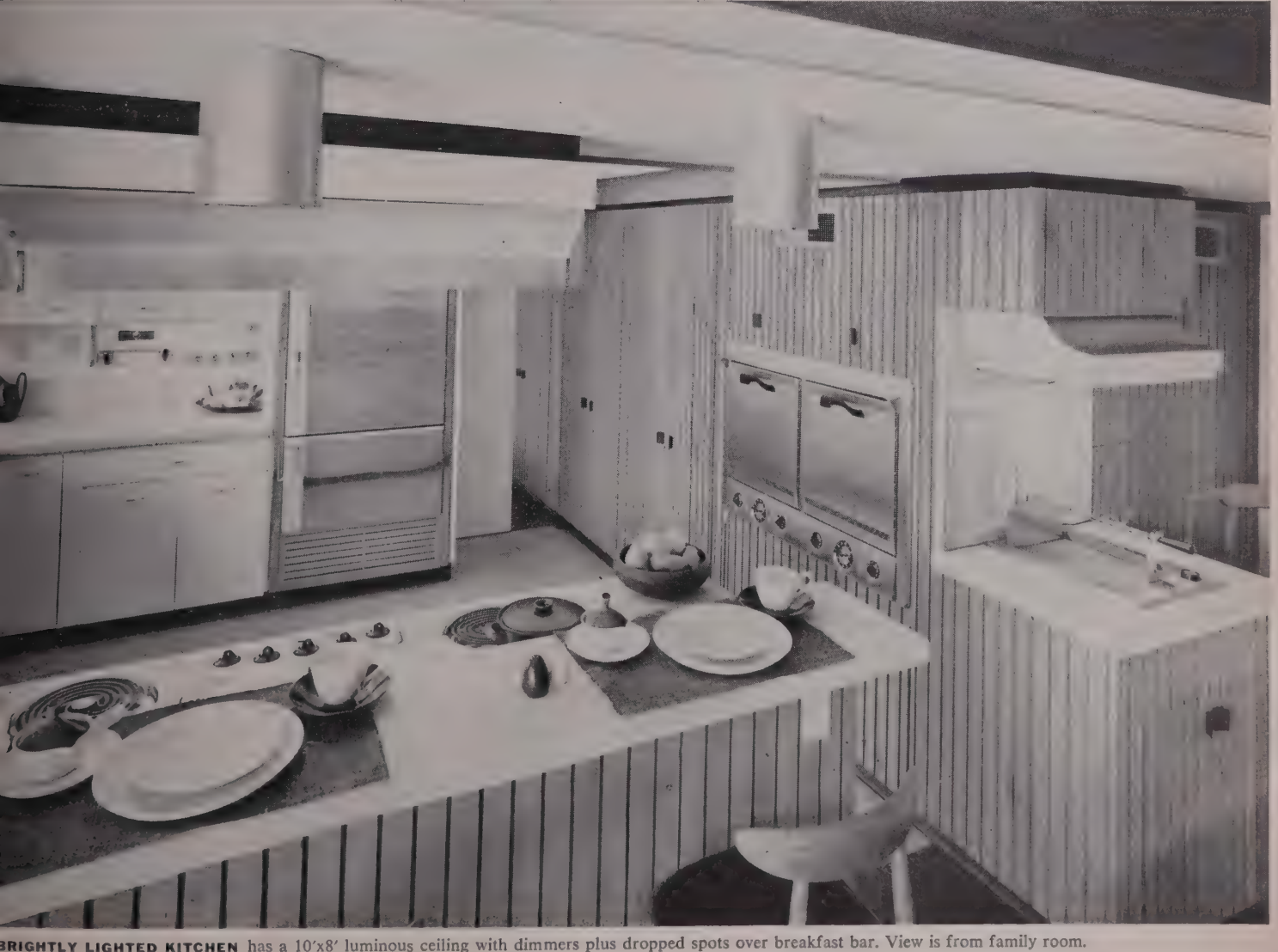
Photos Fadlerfoto



REAR LIVING ROOM, 24′x16′, features a dramatic fireplace wall and brick slab floor. Valance and spot lighting are both used.



MASTER BATH has a valance light over the tiled vanity and lavatories, plus accent lighting. Both baths have ceiling fans.



BRIGHTLY LIGHTED KITCHEN has a 10′x8′ luminous ceiling with dimmers plus dropped spots over breakfast bar. View is from family room.

continued



BRICK HOUSE has 2,418 sq ft plus carport, sold for $30,800 including a $5,800 lot in Dallas. Bronze Medallion house is air conditioned.

This house is wired for family privacy



In this 88′ house, the master bedroom is 56′ from the four children's bedrooms—and buffered from them by the living room, family room, and kitchen (plan at left and pictures of bedrooms below). Yet the parents can feel close to their children at any time. Reason: the house has an intercom system and remote-control lighting—both controlled from the master bedroom.

Says Builder Dave Fox: "We don't consider good wiring a luxury, particularly in a $30,000 house like this."

Fox also points out that built-ins like desks, bookcases, and cabinets are popular features that help sell houses—"particularly when the built-ins are properly lighted."

This is one of many "Flair" models built by Fox & Jacobs.

FLOOR PLAN (left) puts living areas in center, bedrooms at both sides.



MASTER BEDROOM has six lighting outlets plus jacks for phone, TV, and loudspeaker. Master switch in room controls all wiring in house.



CHILDREN'S BEDROOMS, divided by folding door, have luminous switches, two-way intercom speakers, indirect lighting over built-in desks.



HALL 24′ long across front of house is lighted by day by six slit windows, at night by 9′ fluorescent valance lights, upper right.



KITCHEN, viewed from dining room, has built-in oven, range, hood, dishwasher, disposer, and blender. Counter lights are at work height.



LIVING ROOM is well lighted on both sides by valance lights which can be dimmed. Planting area has both a skylight and pendant lamp.



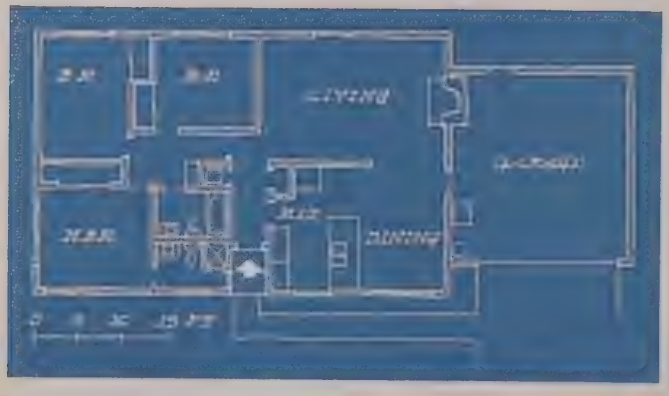
COVERED TERRACE off living and dining rooms at rear of house is lighted by two spots. Speaker jack is between sliding doors.

continued



RANCH looks larger than its 1,200 sq ft because of attached two-car garage, 4′-wide overhang, and hip roof with ridge extension.

This well equipped model is a best-seller



Photos: J. H. Maddocks

And Conejo Valley Development Co plays up its Bronze Medallion standing to convince prospects of the quality offered in this $15,000 house. Price includes built-in range and oven, garbage disposer, and clothes dryer, as well as 100-amp entrance service, 20 wiring circuits, and extensive lighting. The models opened last fall, quickly sold out (250 units in the first section). Result: Harris Goldberg is bringing out new models this month with even more electrical equipment and expects to sell 1,000 houses this year in his two tracts in Thousand Oaks, Calif.

FLOOR PLAN (left) divides house almost equally between living room, dining room, and kitchen at right, three bedrooms and two baths at left.





REAR LIVING ROOM has a fireplace and sliding glass doors opening to terrace. This view of 20′x13′ room is from entrance hall.

KITCHEN AND DINING ROOM (left) are separated by this breakfast bar. Pendant lamps and recessed lights brighten both rooms.

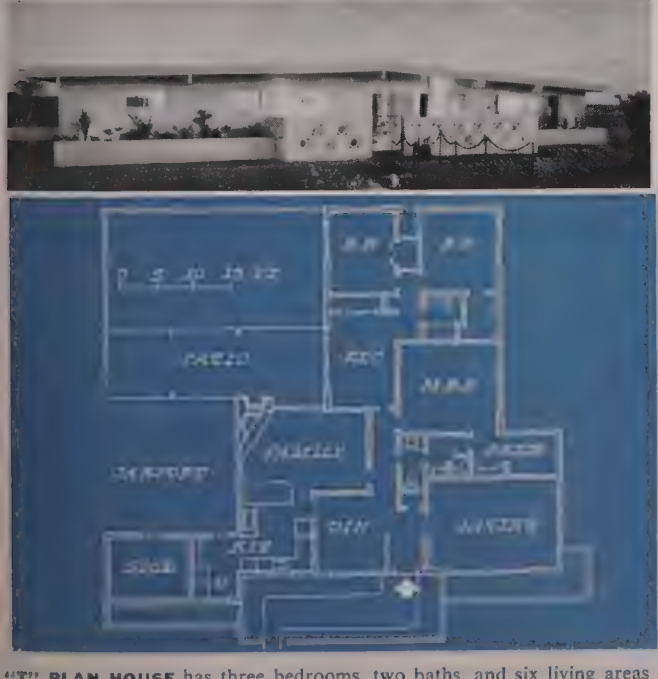


LUMINOUS CEILING AND RECESSED SPOTS light this fully equipped kitchen. View is from family room at rear of house.

This "house of light" draws nighttime crowds

Although this showcase model was open only at night, it drew over 20,000 visitors when Phoenix Builder Ard Hoyt put it on display. Hoyt found that "it's easy to draw prospects at night when you give them something new in lighting to see." The Gold Medallion house includes radiant heat, air conditioning, several major appliances, and a wide range of lighting features including luminous ceilings in kitchen and baths, several pin-point spots, and extensive yard lighting. Result: Hoyt quickly sold the house at $45,000, is still making sales to people who want the features it offered.

Photos: Beinlich



"T" PLAN HOUSE has three bedrooms, two baths, and six living areas —living room, family room, playroom, hobby room, dining room, kitchen.



LUMINOUS "WALL OF LIGHT" separates dining room from foyer. Beyond foyer is living room with valance lighting and table lamps.

continued



L-SHAPED HOUSE is nearly solid wall in front, nearly all glass at rear where the living room faces the Gulf of Mexico.

This house is wired to make it seem larger



SQUARE KITCHEN, seen from dining area, groups appliances on two sides, each well lighted. Door beyond leads to entrance foyer.

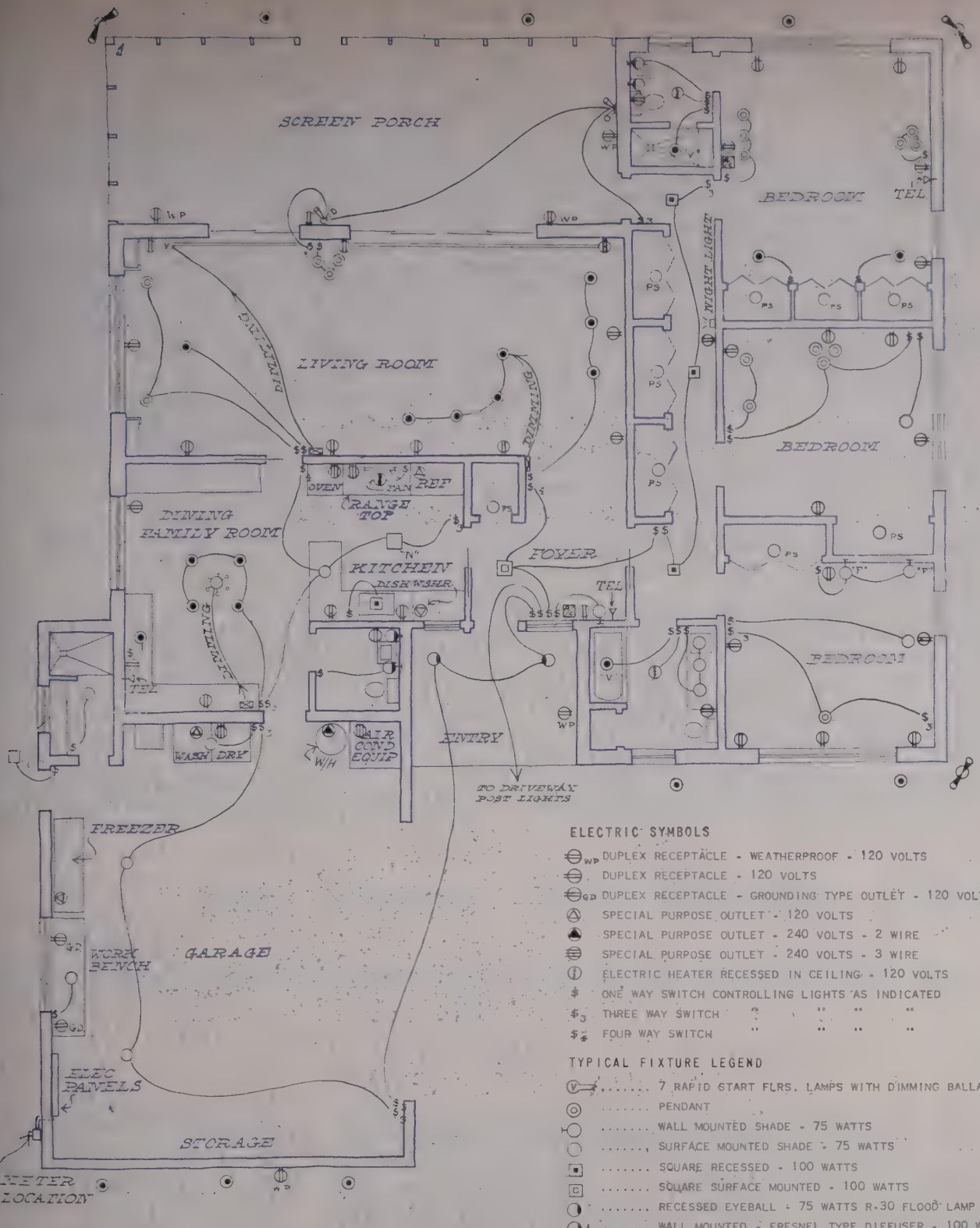
So says its builder, William R. Brodie, who believes that "adequate wiring and lighting makes rooms seem larger and lets a family use more of its living space to better effect."

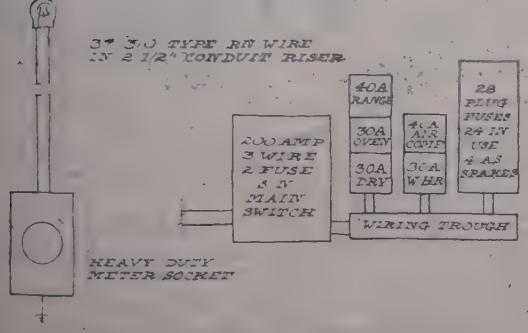
This $45,000 Belleair Shores house rated a Gold Medallion from Florida Power Corp for its heat-pump system, seven major appliances, 92 lighting fixtures, and 200-amp, 33-circuit wiring. The wiring and lighting was planned with the buyer, includes dimmers for living room valance and dining room lights, plus recessed, pendant, and surface-mounted fixtures. "The $2,000 cost," says Brodie, "is not too much when you consider the cost of furnishings and how much handsomer furniture looks when properly lighted."

The wiring diagram opposite shows layout of lighting fixtures, appliances, and convenience outlets. /END



DINING ROOM has hanging fixture as well as dimmer spots over table, plus a recessed spot over the built-in desk in one corner of room.





SERVICE & PANEL ELEVATION

ELECTRIC SYMBOLS

- WP DUPLEX RECEPTACLE - WEATHERPROOF - 120 VOLTS
- DUPLEX RECEPTACLE - 120 VOLTS
- GD DUPLEX RECEPTACLE - GROUNDING TYPE OUTLET - 120 VOLTS
- SPECIAL PURPOSE OUTLET - 120 VOLTS
- SPECIAL PURPOSE OUTLET - 240 VOLTS - 2 WIRE
- SPECIAL PURPOSE OUTLET - 240 VOLTS - 3 WIRE
- ELECTRIC HEATER RECESSED IN CEILING - 120 VOLTS
- $ ONE WAY SWITCH CONTROLLING LIGHTS AS INDICATED
- $3 THREE WAY SWITCH " " " "
- $4 FOUR WAY SWITCH " " " "

TYPICAL FIXTURE LEGEND

- V ..... 7 RAPID START FLRS. LAMPS WITH DIMMING BALLASTS - 40 WATTS
- ..... PENDANT
- ..... WALL MOUNTED SHADE - 75 WATTS
- ..... SURFACE MOUNTED SHADE - 75 WATTS
- ..... SQUARE RECESSED - 100 WATTS
- ..... SQUARE SURFACE MOUNTED - 100 WATTS
- ..... RECESSED EYEBALL - 75 WATTS R-30 FLOOD LAMP
- ..... WALL MOUNTED - FRESNEL TYPE DIFFUSER - 100 WATTS
- ..... RECESSED HIGH HAT - 75 WATTS
- ..... SQUARE SURFACE MOUNTED "N"-200 WATTS, "U"-60 WATTS
- .....DUAL FLOODS - UNDER EAVES - 150 WATT FLOODS
- .....CHANDELIER - CUT GLASS
- .....REMOTE CONTROL STATION FOR ALL OUTSIDE LIGHTING
- .....DIMMER CONTROL WITH 800 WATTS CAPACITY FOR VALANCE; 360 WATTS OTHERS
- PS ..... PORCELAIN SOCKET WITH PULL CORD SWITCH
- V ..... RECESSED VAPOR PROOF SHOWER LIGHT - 75 WATTS

ELECTRIC CIRCUIT SCHEDULE

240 VOLTS	1-40A	DP	HEAT PUMP CKT.	NO. 8 WIRE
	1-40A	DP	RANGE TOP CKT.	NO. 8 WIRE & GRD.
	1-30A	DP	OVEN UNIT CKT.	NO. 10 WIRE & GRD.
	1-30A	DP	DRYER CKT.	"
	1-30A	DP	WATER CKT.	"
120 VOLTS	6-20A	SP	DUPLEX RECEPTACLE CKTS.	NO. 12 WIRE & GRD.
	3-20A	SP	APPLIANCE RECEPTACLE CKTS.	"
	2-20A	SP	BATHROOM HEATER CKTS.	"
	1-20A	SP	REFRIGERATOR CKT.	"
	1-20A	SP	DISHWASHER & DISPOSAL CKT.	"
	1-20A	SP	WASHER CKT.	"
	1-20A	SP	FREEZER CKT.	"
	1-20A	SP	GARAGE WORK BENCH CKT.	"
	8-15A	SP	LIGHTING CKTS.	"
	4 SPARES - FUTURE LAWN PUMP, SWIMMING POOL, ETC.			



Pacific Aerial Surveys

In Seattle, builders have learned that "the old house is the key to new-house selling"

So . . .

They put their new house selling in the hands of a realtor

They pay him a 5% commission

They depend on his person-to-person selling rather than on razzle-dazzle promotions

This sales formula works so well that nine out of ten Seattle builders use it.

Says Builder Don Potter: "We started building one-at-a-time only six years ag Now we're doing 125 houses a year and a $2 million gross. Realtor Howard Park made us what we are."

To find how the Seattle sales formula works, I visited a score of builders, then to a close look at the three realty firms that last year sold more than half of Seattl new houses. The "Big Three" (see opposite page): 1) MacPherson's Inc, 2) Pictu Floor Plans Inc (Howard Parker), 3) John L. Scott.

It was Scott who first told me what dozens of Seattle builders and realtors lat confirmed: "We have found that you must treat the *old* house and the *new* house *one market,* if you want to sell the maximum number of *new* houses." Builders a realtors gave me the two reasons (opposite) for this sales rule.

Reported by Carl Norcross

1. Many prospects who start out to buy an old house can—and should—be sold a new one

This is a very important factor in the Seattle sales picture. Scott told me: "Probably half our new-house sales are to people who first asked us to find them an old house." Howard Parker puts the figure at one-third.

So Seattle salesmen are free to sell both old and new houses. When a prospect says he wants an old house, the salesman begins by showing the best old houses he has. If he cannot find an old house that suits the prospect, or if he feels sure that a new house would fit a family's needs better, he can usually persuade the prospect to look at one or more new houses. Thus, many buyers who at first were dead set against a new house end up buying one. (Realtors make almost the same commission on old and new house sales: 6% for the old, 5% for the new.)

This method of selling is good for the builder because more prospects see his houses, good for the buyer because he sees a wider variety of houses, and good for the realtor because he has more prospects and more houses to sell.

2. Many prospects who start out to buy a new house must first sell their old one

Says 50-house Builder Ellsworth Lovell: "Fifty percent of our deals hinge on selling the old house." Says 400-house Builder Jack Morrison: "One-third of all my sales are contingent on the buyer being able to sell his old house."

So trade-in is a key to new-house selling in Seattle. But it is the realtor—not the builder—who takes the risk. Says Builder Lovell: "I never even see the old house, much less discuss its value. The realtor handles everything." Says Builder Morrison: "When the same realtor is handling both sales, he works like mad to sell both old and new."

The usual system in Seattle: a guaranteed trade (if the realtor fails to sell the old house before the buyer takes title to the new house, the realtor takes over the old house at a previously agreed-upon price).

Does the realtor ever take a loss on a trade-in? Seldom. "We won't accept a deal unless we know it is okay and we can sell the old house at a certain price," explains Parker. "But once we've signed, we push. For example, we put the used house on our 'hot buy' list and everyone works to sell it. And in our sales contests, we award extra points on these houses—maybe three times as many."

of new-house sales involve a trade-in) sell 95% of trade-in The MacPhersons (who have one branch office where 70% of new-house sales involve a trade-in) sells 95% of trade-in houses while they're still occupied.

Seattle realty salesmen are experienced, well trained, well paid—they earn from $10,000 to $50,000 a year. And they get results: The MacPherson's salesmen, for example, make 39% of their sales the first time out with a customer.

To get results like these, Seattle realtors practice familar and proven sales methods—plus some innovations of their own. Some of these innovations are big sales management ideas (eg, the roving salesman). Others are little sales tips (eg, what to say to prospects on the phone). But whether they are big ideas (see *p 152*) or little tips (see *p 153*) they are innovations that many realtors and builders all around the country could borrow with benefit.

continued



THE MACPHERSONS—Bill (left), Murdock.



HOWARD PARKER of Picture Floor Plans.



THE SCOTTS—John (right) and Lennox.

Here are the top men in Seattle's "Big Three" realty firms

The three firms headed by the men pictured above sold roughly 60% of Seattle's new houses last year, according to one of their spokesmen (Dana Brown, Picture Floor Plans).

Brothers Bill and Murdock MacPherson grossed $34 million—sold 969 new houses, 1,464 old houses. They have seven offices and 99 employees.

Howard Parker's Picture Floor Plans Inc grossed $26 million—sold 950 new houses, 1,050 old houses. Parker has six offices.

John L. Scott and his son Lennox grossed $11.5 million—sold 200 new houses and 200 old houses. They have four offices, specialize in houses priced over $25,000.

The bigger the Big Three get, the better their sales formula works for builders. Why? Because it is their high volume—built up by selling both old and new houses—that attracts good salesmen and permits the hiring of experts (on land, financing, sales training) who provide the services builders need.

Here are ten sales ideas—

some for realtors, some for builders, some for both:

1. Let every salesman sell any house anywhere in town. Parker and the MacPhersons have roving salesmen who are free to pick up prospects in one subdivision and take them to any number of other subdivisions until they find the house they want. (Other salesmen are stationed in model houses.)

The rover's method: he parks in a strategic spot and watches for people who look at houses without going into them. Then he introduces himself and tries to find out if they are likely prospects. If they are—and if he can't interest them in a house in his subdivision—he drives them to other subdivisions.

Once the salesman gets a couple into the car with him, he has an opportunity to find out what they are looking for, to win their confidence, and perhaps to drive them out farther than they had intended to go. Scores of subdivisions on the fringes of Seattle have been successful because salesmen talked people into "taking 15 minutes to see something you'll like."

"This mobility is one of our salesmen's greatest assets," says Murdock MacPherson. "But it also demands more from them because they have to be familiar with the houses of at least half a dozen builders, plus scores of old houses."

"There's another angle, too," says Howard Parker. "Many people don't really know what they want when they start looking for a house. If a salesman is free to take them to any number of houses in any area, style, or price class, he can help them decide what they want."

How do builders feel about having prospects steered from their houses to a competitor's? One builder put it this way: "I don't care what my realtor does as long as he sells enough of my houses. Sure, his salesmen may steer some people away from my subdivision to the next guy's. Or he may sometimes advertise a competitor's house and not mine. But it works the other way, too."

2. Use the buddy system. All three firms assign a sponsor (a salesman or a branch-office manager) to each builder client. The sponsor works closely with the builder on all his problems. He has a direct interest in his builder's success because, whether or not he sells a house, he gets an override (up to 10% of his firm's commission) on every sale of the builder's houses.

Here is the way sales commissions are split in Seattle

Take the 5% commission on a $15,000 new house, for example. Of the $750 commission, 10% ($75) goes to the salesman (or branch manager) who "sponsors" the builder (item 2, above), whether or not he makes the sale. Of the balance ($675), half ($337.50) goes to the salesman making the sale and half to the firm. If the salesman making the sale also sponsors the builder, he gets $337.50 plus $75.

One firm splits its commission evenly with the salesman making the sale; he then pays 5% of his share to the builder's sponsor. Example: on a $15,000 house, the salesman gets $375, then pays out $18.75 to the sponsor.

On old-house sales, the firm and salesman split the 6% commission evenly. If a salesman originates a lead but someone else in his firm sells the house, he gets a handler's fee.

The sponsor's duties: he makes sure that the model house (if there is one) is ready for weekend traffic, that signs are up, and that ads are in the papers; he sees that other salesmen are familiar with the builder and his houses; and he sees that the builder gets all the services (see *p 154*) he is entitled to and all the help he needs in running his business.

For example, if a builder wants help in setting up an accounting system, or needs advice on purchasing, or is having trouble finding a good subcontractor, he talks to his sponsor. The sponsor takes the problem to the realtor's central office and there's always someone in the organization who can come up with a good answer. What's more, two or three sponsors often arrange for their builders to meet and talk over common problems.

3. Break your big team into little teams. Seattle's Big Three decentralize through branch offices. Among them they have 17 offices. Their idea: to stay close to builders (who like being part of a relatively small branch-office operation) and prospects; and to provide close supervision of salesmen. Each office is run by a branch manager who handles sales meetings, prepares classified advertising copy, and schedules salesmen's time (at open houses, for night work, and for other jobs).

4. Bear down on basic training. Parker employs a training specialist, Dana Brown, to conduct classes for new salesmen. New men are then sent to a branch office for on-the-job training by the office manager. All Parker salesmen attend weekly sales meetings and go on sales caravans to learn the features of new subdivisions.

5. Keep your salesmen posted on the market. The MacPhersons and Parker issue weekly "hot buy" lists which tip off salesmen on the best old-house listings, "contingency" houses that must be sold before a family can buy a new house, the best buys in new houses, etc. The MacPhersons alone pour out 50,000 sheets of information a month. Both firms also have private teleprinter networks to up-date branch offices on market developments.

6. Spell it all out in a sales training manual. The MacPhersons supply their salesmen with a manual so packed with practical advice it could serve as a textbook for realtors and builders anywhere. Samples: "Find out why the prospect is looking for a new house . . . Show what prospects want to see . . . Make each room mean something during your trip through the house . . . Glamorize what's good . . . Be frank about what's bad—point out the faults because the prospect will see them himself if you don't and a minor flaw then becomes a major objection . . . Don't underestimate costs—if you say taxes are 'about $200' and they turn out to be $240, the buyer loses faith in you."

7. Put the facts at the salesman's fingertips. All three firms provide their salesmen with looseleaf sales books that include subdivision layouts, floor plans and elevations, house and lot prices, and financing data. So, no matter where they are selling, the salesmen are never at a loss for the facts and figures buyers want.

8. Give your salesmen an incentive to sell a house before it's finished. Example: Although Parker and the MacPhersons are members of a multiple-listing service in Seattle's North End, they do not list a new house until it is completed. This gives their salesmen a time advantage and a strong reason to push the sale of houses before they are finished. (Both firms say they sell about 90% of their own exclusives.)

Incidentally, well over half the new houses sold last year by Seattle's Big Three were sold while they were still under construction or even before they were started. For example,

Photos: H&H staff



TYPICAL BRANCH OFFICES of Seattle realtors are designed to attract passersby. *Left to right:* branches of MacPherson, Scott, Parker.

Photos: Walters Studio



SELLING FROM AN UNFINISHED HOUSE. Parker Realty Salesman Tom Hawley describes to prospects how house will look and live when complete. *Left:* Hawley (wearing hat) points out advantages of floor plan, also answers couple's questions about minor changes. *Center:* Hawley tells husband how easily basement bath and recreation room can be finished. *Right:* back in office, Hawley closes sale.

Builder Jack Spillane's new subdivision, like most others in Seattle, had no model house. But 21 of his houses ($14,650 to $18,000) were sold before the first one was finished. Says one of his buyers, Dr. Clifford Foster, a University of Washington instructor: "When we bought our house, only the foundation was in. It was like building our own home."

9. Move the buyer in before his mortgage is processed—or as soon as his house is finished. Under this arrangement—conceived by Seattle's realtors—the buyer pays the builder a daily rental (usually $3) for the 30 to 45 days it takes to clear his mortgage. Sales benefit: there's less chance of losing a prospect who needs a house in a hurry. Other benefits: instead of standing idle, the house is heated, maintained, and protected from vandalism. Remarks Builder Jack Morrison: "One per cent of my profit comes from these rentals."

What if a buyer can't qualify? That happens so seldom it is no problem. Says Morrison: "My realtor's salesmen are so good at qualifying buyers that in ten years I've never lost a customer who had moved into one of my houses."

10. Use advertising to get prospects to phone or visit your office—not to get them to a house or a development. "We use the ads as beginners," explains Parker. "Once we get prospects on the phone or in our car, we can sell them any of hundreds of houses in any section of town."

Here are four tips for realtors' and builders' salesmen:

1. Watch the house-for-sale ads placed by homeowners. They are a fruitful source of leads—if a man is selling his old house, he is apt to be in the market for a new one. In one Seattle realty firm, salesmen arrive at branch offices by seven o'clock on weekend mornings. Their first job: comb the classified ads, and call the advertisers. Another firm has a man in the main office who checks all house-for-sale ads,

2. Don't say too much on the phone. Phone calls answering ads (source of 40% of the MacPhersons' sales) are handled with skill. Says one salesman: "The trick is to know when to stop talking. I tell the caller only enough to interest him in the house. Then I try to make an appointment to show it. If the advertised house isn't what he wants, I get a chance to show him other houses."

3. Sell a raw new neighborhood by showing prospects an established one. Says one Seattle branch manager: "Most homebuyers shop first for a desirable neighborhood. But neighborhoods in which houses and streets are still being built don't look desirable. So we start out by showing prospects one of a builder's older neighborhoods and pointing out its best features. Then we take them to the new area where he is working."

4. Sell the benefits all the time. Says Bill MacPherson: "Try to paint a word picture for the customer. Show him what the house will mean to him in terms of better living. And talk up the advantages of everything from a quality water heater (low maintenance and long life) to a cul-de-sac street (safety for kids because there is no through traffic)."

continued

Extras are an important part of the package the builders get from their realtors

For a 5% realtor's commission, a Seattle builder gets not only professional selling but also a string of services that free him from almost all problems except actual construction. For example:

Realtors solve the builder's land problem. They option raw land for the builders to buy (the builder pays a 10% commission on the sales price); buy raw land and resell it to the builder; develop lots and sell them to builders (price: the FHA valuation); and put the builders in touch with lot owners who want a house on their property.

"Our builders know they can get a deed from us today and start building tomorrow," says Lennox Scott. Says Builder Jack Morrison: "I develop about half my land. But I can't find land fast enough, so I buy half my lots from my realtors."

When it comes to land, realtors have the big picture, are quick to buy in salable locations. Because they operate all over town, they know the direction the town is moving. And because they work with lenders every day (see below), they know the land that lenders like.

Last year, for example, Parker bought 128 lots in Bothel, some 20 miles from downtown Seattle. No one had built a new house there for 20 years. Parker urged Builder Jack Spillane to buy 21 of the lots "and see how they go." They went fast. Parker sold Spillane's 21 houses at the foundation stage, and Spillane has now bought and is building on the rest of the lots.

Realtors solve the builder's money problem—get both his construction and mortgage financing. In fact, most Seattle builders never see a lender except when he inspects their houses.

The Big Three realty firms know their lenders well because they are the lenders' biggest customers. George Weiland, Parker's closing-office manager, points out: "We handle up to 2,000 loans a year and work with practically all the local lending institutions, so we know their requirements."

The lenders like working with realtors.

Says Steve Anderson of the Lincoln First Federal S&L: "We'd rather deal with a good realtor than directly with a builder."

Says Al Carlson of Carlson Mortgage Co: "The builder-realtor team is a good thing . . . The realtors here are capable, competent, and good salesmen. The success of new areas like Bellevue (where Parker alone sold 125 new houses last year) can be attributed largely to the realtors, and we like to have mortgages in successful areas like that."

Says Garth Marston of Washington Federal S&L: "We like to work with these realtors. They sell many houses under construction, and this makes it easier for the builder and for us."

Realtors give the builder market advice—suggest the type of house, the style, price, and location that will sell best. Each firm supplies its branch managers with up-to-date lists of houses sold in their areas, also confers with him daily on market conditions. Managers pass this information along to their builders.

"Right now, Seattle has $20,000 splits coming out of its ears," Murdock MacPherson told me a few months ago, "so we keep our builders from putting up any more."

Says Builder Jack Morrison: "The MacPhersons tell me when there is a shortage of four-bedroom houses, basement houses, hillside houses, or $14,000 houses—just to name a few examples. This helps me decide what to build."

Realtors help the builder get better design. Says Scott "We always tell our builders to get an architect. We'll find them a good one if they ask us to."

Reports Salesman Jack McIntosh: "One of our builders was doing only six or eight houses a year. We helped him get a new architect and worked with him on every detail. He developed such a good house we were able to sell 55 in three weeks. Now he's ready for a new tract and he'll probably build 200 houses this year."

Realtors urge the builder to use better products in his houses. Says Realtor Parker: "We have to sell the house, so we want good products in it." Says Builder Don Potter: "Parker's salesmen influenced us to use French doors to the patio and sliding glass doors in the house. They sold us on kitchen built-ins and a dishwasher. They sold us on laminated plastic or ceramic tile countertops instead of linoleum, on a garage instead of a carport, on a good central warm-air system instead of a wall furnace. We've turned our smaller model into a luxury house."

Realtors help the builder buy products at a good price. Example: Scott gets all his builders to install ranges, ovens, and dishwashers by the same manufacturer. Result: the manufacturer bases its price on a big-volume order. Says Scott: "Even my small builders get these appliances at the same price as Bell & Valdez (at over 600 houses a year, one of Seattle's biggest builders)."

Realtors advertise the builder's houses. But Seattle realtors don't do much advertising (or merchandising) compared to builders and realtors in other cities. And most of what they do is in the classified sections. Says Parker (who spends only ½% of his $26 million gross on advertising): "If one of my builders wants to know how much advertising I will do for him, I tell him I may not do any. I just promise to sell his houses." Parker also says he has a rough rule of thumb for advertising outlays: "I spend $110 to $125 per month per salesman (he has 73 salesmen)."

Seattle's builders are enthusiastic about the job their realtors do for them

Says 80-house Builder Bill Murphy: "The realtor takes a great load off my back . . . my biggest problem is to keep enough houses ready for them to sell."

Says 130-house Builder Jim Rigby: "In the summer, the MacPhersons sell a house a day for me. Yet I need no office and I have time for building apartments and motels."

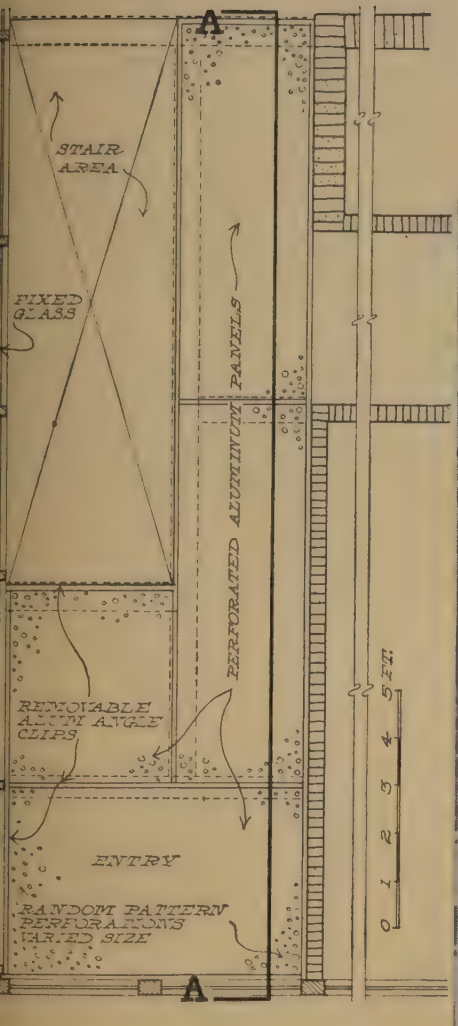
Says 75-house Builder Bob Munger: "My overhead is reduced to almost nothing. I don't need an office. I work out of my own house and I keep my own books except for having a bookkeeper two hours a week."

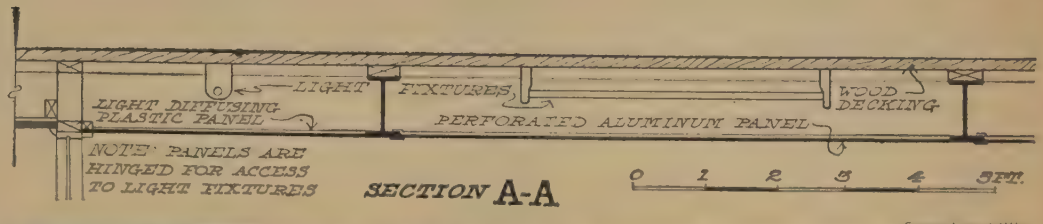
Says 40-house Builder Don MacDonald (who also builds apartments): "I have a broker's license myself and I know what it costs to sell houses. I use both Scott and the MacPhersons, and I know they earn every cent of the 5% commission."

Adds 50-house Builder Ellsworth Lovell: "Five per cent looks big to a builder, but if he knows his costs he knows that selling his own houses is expensive." /END

This is the second in HOUSE & HOME*'s new series of selected details from contemporary houses.*

Good Ideas File





Frank Lotz Miller



rchitectural lighting

his ceiling panel is more han decorative lighting— t is an important part of he design of the house. he panel filters light to ntry and stair halls; it lso ties both halls together nd gives them a special haracter. Plastic panels ehind the anodized unmetal-grey aluminum anels eliminate glare. rchitect: William Ricciuti. ouse is in New Orleans.

continued

Hedrich-Blessing

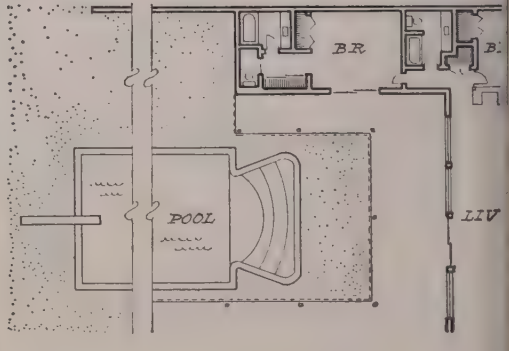


Garden court for a private view

This garden court is enclosed on three sides by the house; so it creates a private outdoor world all year around. The fourth side is a house-high brick wall, with an access door to the lot. All three walls of the house facing the court are mostly glass. Architects: Schweiker & Elting. In Illinois.

Peter Balestrero



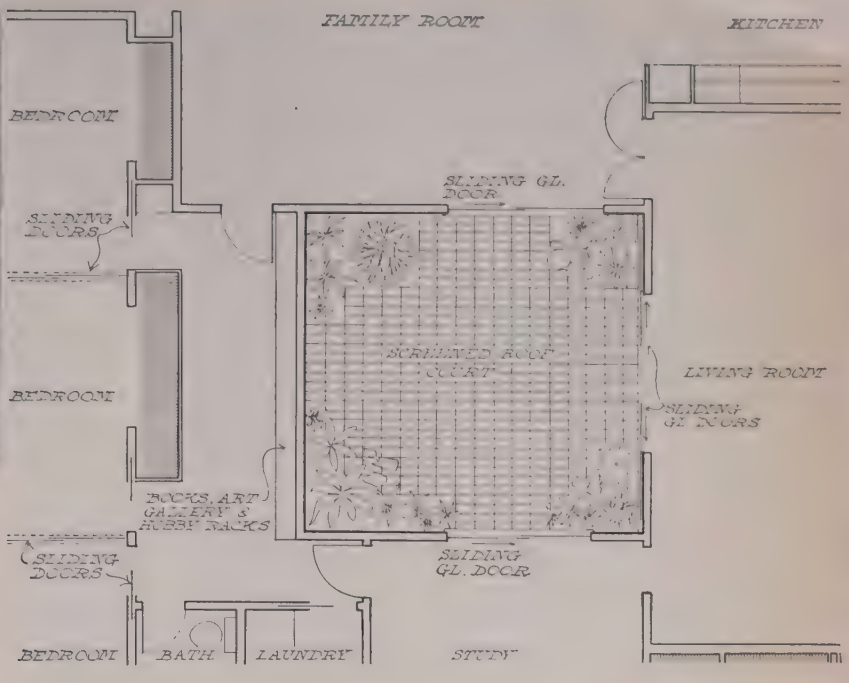


Private pool and patio

House and brick-walled yard give this pool and patio complete privacy. The house's flat roof extends out to provide shelter for the 11' wide terrace that opens off the living room. The concrete-floored terrace makes a U-shape around one end of the pool. Architects: Blanton & Cole. House is in Tucson.

Ernest Braun





Central court as an extra room

This screened-top court is a room in itself and enlarges all the surrounding rooms that open to it. Designer: John Matthias. House is in Pasadena.



Delano Studios

Swimming pool in a big terrace

The fenced-in backyard of this house is a huge terrace built around a swimming pool. The terrace is concrete, with areas left open for planting. Builders: Clifford Orth Construction Co. House is in Portland.



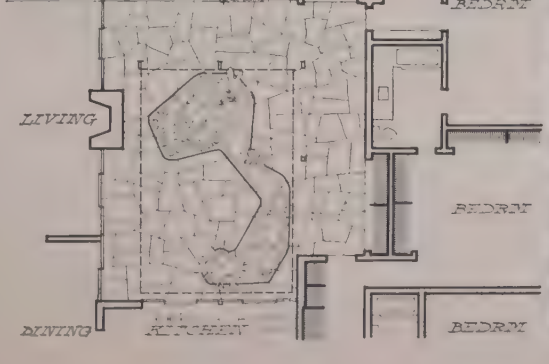
Art Hupy

Terrace as an outdoor room

Wide overhang and concrete paving are roof and floor for this terrace; storage wall and raised planting box act as walls. Builders: Bell & Valdez. House in Seattle.

Court for a U-shaped house

The plan of the house makes a natural enclosure for this court. The fourth wall of sliding glass opens to make the court a part of the rest of the site. The court's floor is radiant heated for winter use. Architect: Arthur T. Brown. House is in Tucson.



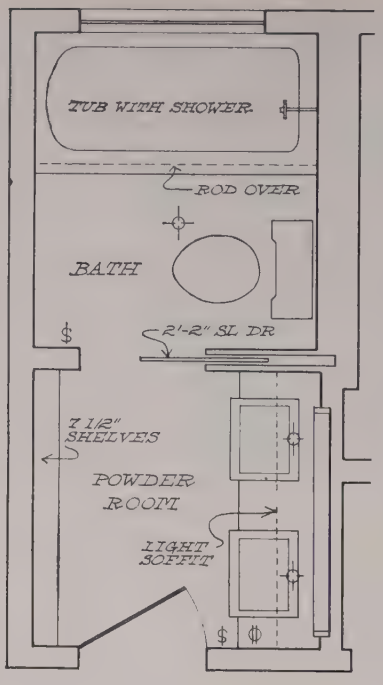


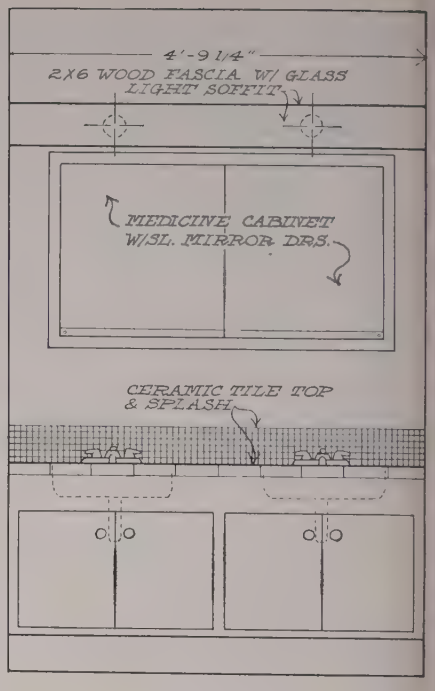
Frank Gaynor

continued



Morley Baer





Ample storage and lighting

Undercounter cabinets and one whole wall of shelf space give this bath a bonus in storage. The shallow wall shelves are extra-convenient for storing towels, soap, and other items. The lighting soffit runs the length of the vanity, with translucent glass to cut glare. Builders: Mackay Engineered Homes. House is in San Jose, Calif.

Douglas M. Simmonds



Douglas M. Simmonds



New location for medicine cabinets

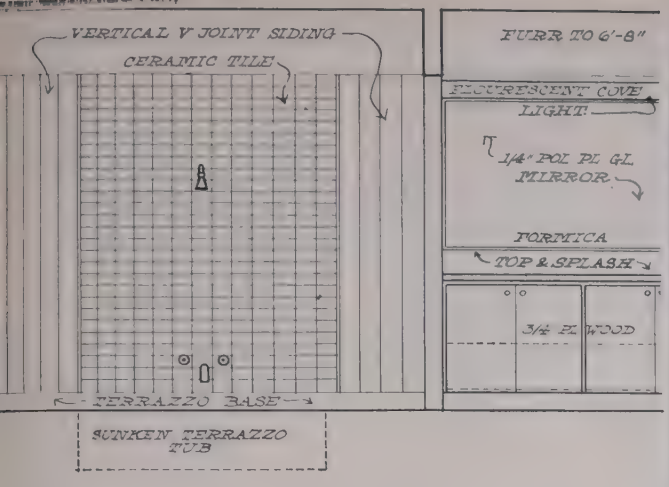
In two new houses by Schwartz-Yedor, the cabinets are set into the walls between the studs. Moving the medicine cabinets to a side wall means you can put a large, luxury-touch mirror over the vanity, and makes the cabinets easier to use. Architects: George Vernon Russell (left, photo); John C. Lindsay (right, photo). Houses are in Beverly Hills.

A. A. Photos



A touch of planting

Even the simplest bath has room for a small planter over the vanity counter. Bathroom humidity gives plants needed moisture. Builder: John R. Worthman. House is in Fort Wayne.

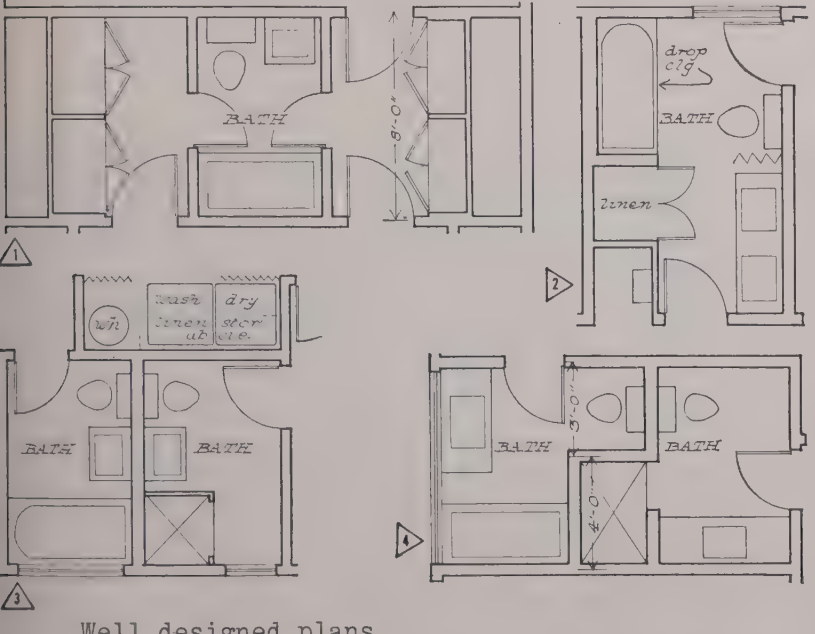


Stiles & Assoc



Glamorous bath

This bath has the glamor needed for a higher-priced market. The room shown here is just for the tub, with a ceramic tile wall, floor-to-ceiling glass, and a small private garden to make it luxurious. Architect: William Jenkins. Builder: Alan Huvard. House is in Houston.



Well designed plans

Bath No. 1 can double as powder room and bath for master bedroom. Architect: George Brewster. House in Nova Scotia. Bath No. 2 is a rare example of a good compartmented bath; it has two separate entries. Architect: Irion & Reinke. House in Oshkosh, Wis. Bath No. 3 is a fine example of concentrated plumbing. Architect: Campbell & Wong. House in San Jose, Calif. Bath No. 4 has two full baths in compact space. Architect: John Storr. House in Portland, Ore.



Luxury shower

The second bath becomes a high-point of the house when it has a ceramic-tiled shower (with brick-paved floor) and a luminous ceiling. Plastic panels diffuse the light. Architect: Paul John. House is in Boca Raton, Fla.

continued

Tom Burns Jr.





Big roof ties carport to house

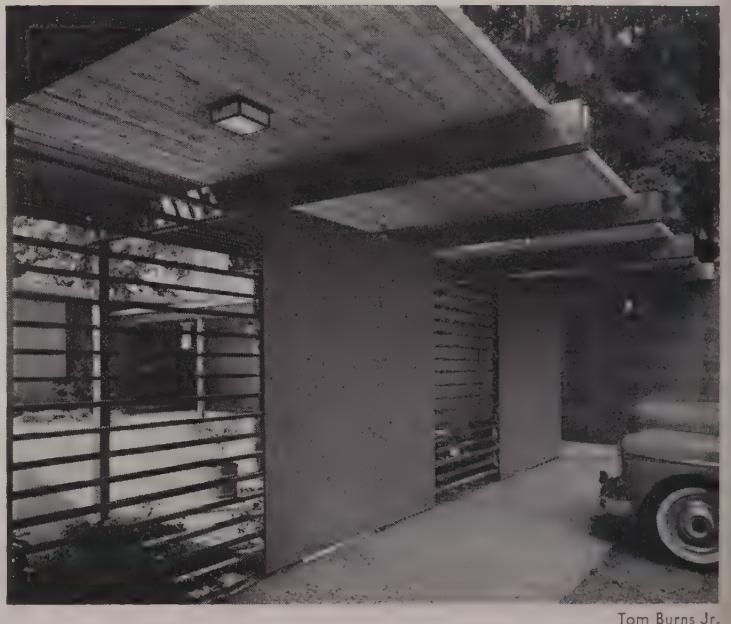
The strong line of the high-pitched roof continues out over the carport to unify the design. The carport's rear wall is a wall of the house; its far wall is a full-length storage wall, so the carport is almost enclosed. The main entrance is widely separated from the drive. Designer: Clarence Landes. House is in Eugene, Ore.



Chas. R. Pearson

Entry walk divides house and carport

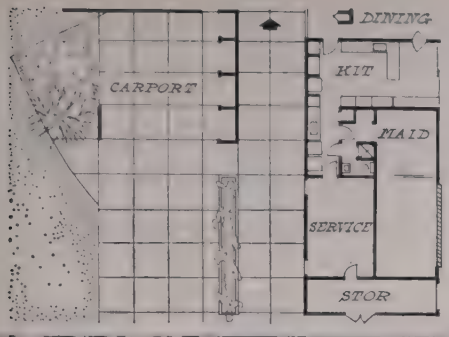
The roofed entrance walk, lighted by the huge skylight, goes right between house and carport. The carport has a wall for storage (out of photo, left). Architect: John Lindahl. House is in Bridlewood, Wash.



Tom Burns Jr.

Closed-and-open fence hides parking

Solid panels alternate with open fencing to screen the parking area from the garden, and from the house beyond. The broad covered walk leads 70' from carport to house. Architects: Potter & Robinson. House is in Oregon.





Phil Palmer

Storage separates entry from carport

A 24' long storage wall (center of photo) separates this carport from the 12' wide entrance walk and gives the house a sheltered entryway. Walk is lighted by openings in the roof. Architect: Ward Thomas. House is in Atherton, Calif.



Simple court adds interest to carport

The slat-fenced court makes a pleasant, private outdoor place between carport and house (out of photo, left). The semi-open fence breaks the street-view. Roofed walk leads directly to the house. Corrugated roof of walk adds a decorative touch. Carport has one whole wall for storage (far right). Architect: Joseph F. Savin. House is in Detroit.



Tom Burns Jr.



House, entryway, and garage are under one roof

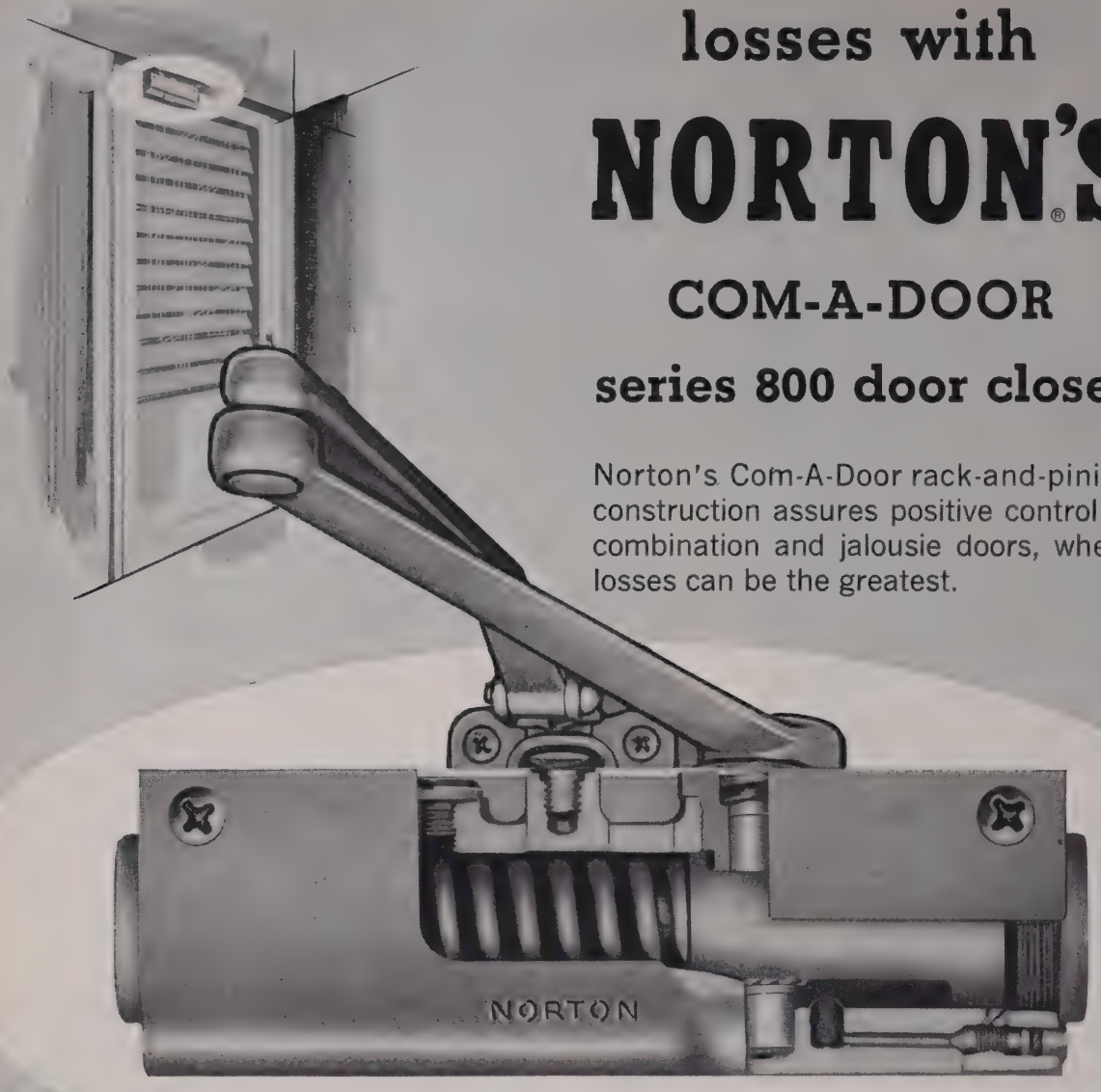
This low-pitched roof makes the house seem bigger because it ties garage and house together. The garage is 14' from the house, to provide plenty of room for the wide, brick-paved entryway. Architect: John E. Stafford. House is in Grants Pass, Ore. /END

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Starting here

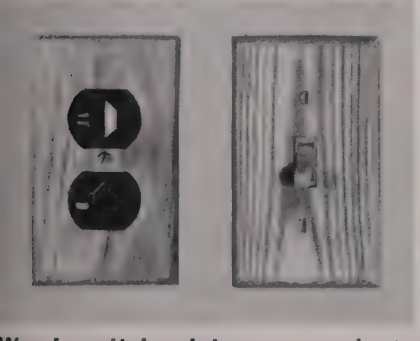
New products



Twin appliances for builder kitchens are Youngstown's new 24" oven-range and undercounter dishwasher. Oven-range can be installed as a built-in unit or as separate range top and undercounter oven, comes in custom or deluxe models. Dishwasher takes ten place settings in two racks; top one rotates.

Youngstown Kitchens, Warren, Ohio.

For details, check No. 1 on coupon, p 304



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Superior Panel Plate Co, Chicago.

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see page 201

Publications

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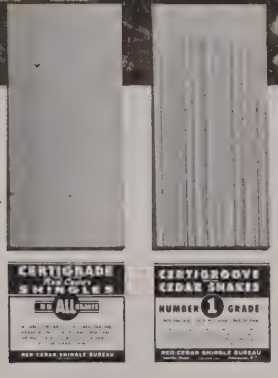
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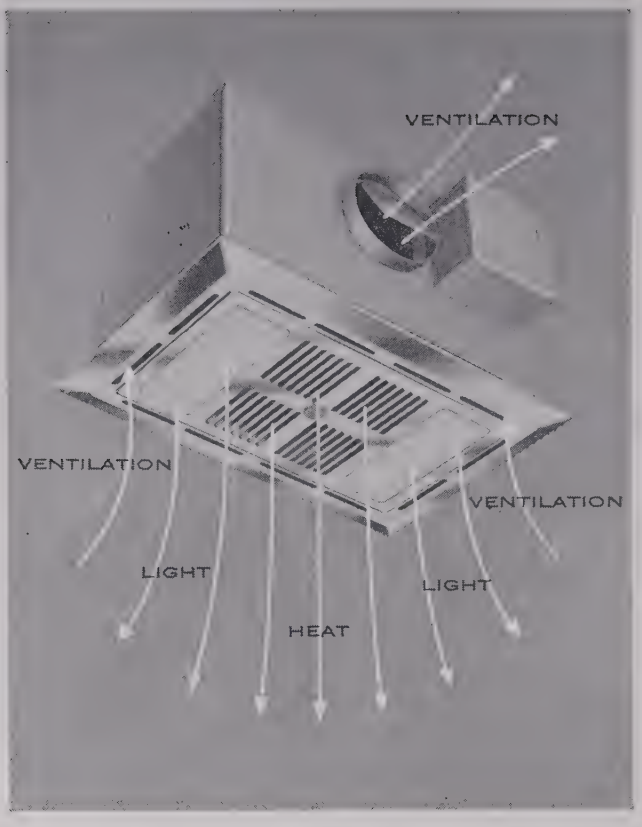


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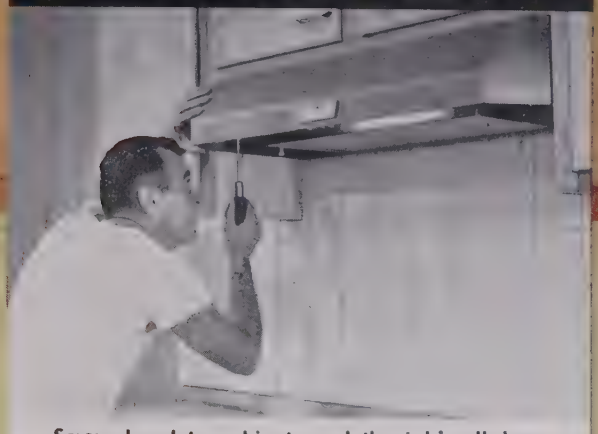
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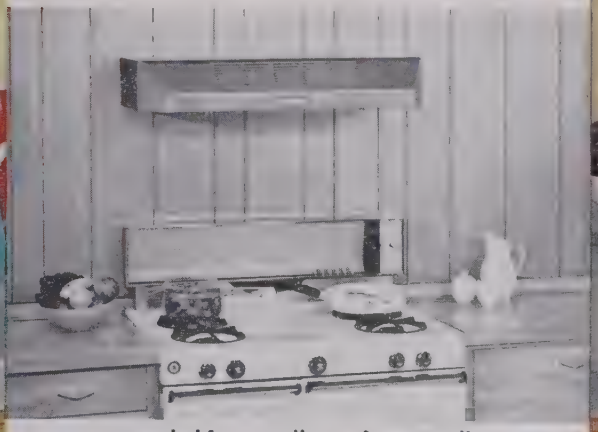


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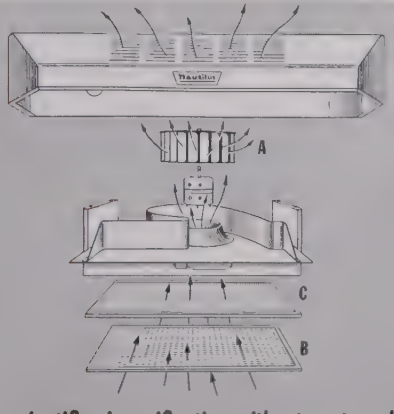
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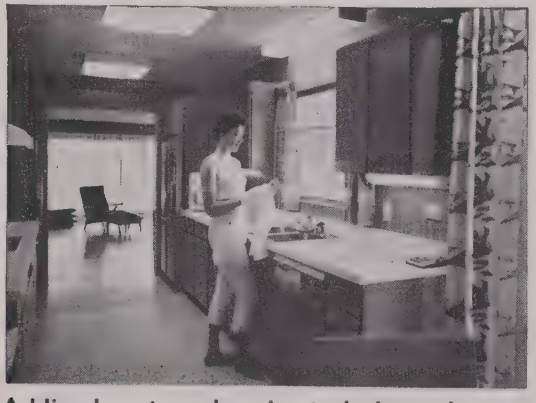
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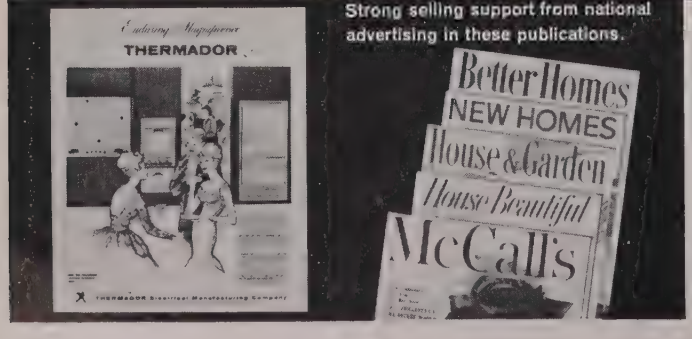
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RAFTERS FOR LIGHT ROOFING (Roof slope over 3 in 12) (Weighing less than 4 lbs. per sq. ft. in place)

Douglas Fir Size	Spacing	West Coast Hemlock Maximum Span
2x6	16" o.c.	9'-8"
2x8	16" o.c.	14'-4"
2x10	16" o.c.	19'-8"

FLAT ROOF JOISTS supporting finished ceiling (Roof slope 3 in 12 or less)

2x6	16" o.c.	7'-8"
2x8	16" o.c.	11'-6"
2x10	16" o.c.	15'-8"
2x12	16" o.c.	18'-2"

CEILING JOISTS (no attic storage)

2x6	16" o.c.	11'-8"
2x8	16" o.c.	17'-6"

FLOOR JOISTS

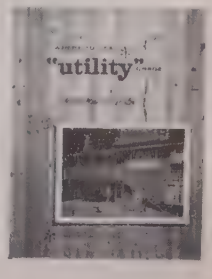
		30 lb. live load*	40 lb. live load†
2x6	16" o.c.	7'-2"	6'-4"
2x8	16" o.c	10'-8"	9'-6"
2x10	16" o.c.	14'-8"	13'-0"
2x12	16" o.c.	17'-0"	15'-4"

*sleeping rooms only
†other than sleeping rooms

BOARDS. Ample strength and satisfactory coverage make "Utility" boards a primary material for sub-floors, wall sheathing and solid roof boarding in permanent construction. This grade is widely used for light concrete forms.

GET THE TECHNICAL FACTS

Write today for your copy of "Where to Use Utility Grade."



it's wonderful!



30,000,000 PEOPLE
(many of them YOUR prospects)
SAW THIS AD IN 4 COLORS IN

The Saturday Evening **POST**

March 19, 1960

WONDERFUL WHAT SUCH AN AD CAN DO FOR YOU!

No matter where you live, Lennox advertising goes. With full page, 4-color ads in the *Post*, *Life*, *Reader's Digest* and numerous other national magazines, Lennox sets the stage for you to sell *more* Lennox-equipped homes . . . more easily . . . at better prices.

People WANT homes with the indoor comfort that only Lennox can provide!

Lennox also helps you when you are building. Your local Lennox Comfort Craftsman deals directly with your nearest of the 6 Lennox factories. Thus you are assured the finest heating and air conditioning systems, delivered promptly to mesh with your own construction time-table. You get fast, cost-cutting installation by factory-trained experts. All this at prices that make sense to your book-keeper AND your sales manager!

Your Lennox Comfort Craftsman is listed in your Yellow Pages. *Wonderful* day . . . for *both* of you . . . when you call him!

LENNOX®

World leader in indoor comfort for homes, business, schools

LENNOX

®

it's wonderful!



laddy-buck" and his "colleen" really have the *luck of the Irish*—not just Patrick's Day but every day. They live in a home blessed with Lennox g and air conditioning. Only Lennox quality equipment brings you clean air *quietly*—heated or cooled—humidity controlled—as outside er dictates.

nox quality equipment is always installed by a Lennox Comfort Crafts-man, factory trained to custom design and install a comfort system for your home . . . and at less cost than you would expect to pay. Call him for a free survey. His name is in the Yellow Pages. Lennox, world leader in indoor comfort for homes, business, schools.

Send for FREE booklet, "How to Select Your Heating and Air Conditioning System." Lennox Industries, 214 S. 12th Avenue, Marshalltown, Iowa.

HEATING AND AIR CONDITIONING

960 Lennox Industries Inc., founded 1895; Marshalltown and Des Moines, Ia.; Syracuse, N. Y.; Columbus, O.; Decatur, Ga.; Ft. Worth; Los Angeles; Salt Lake City. In Canada: Toronto, Montreal, Calgary, Vancouver, Winnipeg.

ANNOUNCING THE NEW

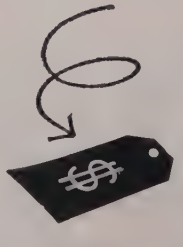


up to 30 mpg!



Totally new for *total* savings! Ford's new Falcon Ranchero delivers up to 30 miles on a gallon, yet its new 90-hp Six is geared to do a real job! There are lower costs for oil, tires, brakes, parts . . . nearly everything!

lowest priced* pickup!



The Falcon Ranchero is priced from $89 $210 under competitive ½-ton pickups And that's just the start of your savin Single-Unit construction saves on mai tenance . . . it's tighter, quieter, with ma underbody members zinc-coated again rust and corrosion. See your Ford dealer

*Based on latest available manufacturers' suggested retail delivered prices with comparable standard equipment.

ORD Falcon RANCHERO



big 6-foot box!



Load capacity is more than ample for most pickup hauls—nearly 7½ feet of load length with tailgate flat. And thanks to the low loading height, loading and unloading is faster, easier!

- Up to 30 miles on a single gallon of gas
- Up to 4000 miles between oil changes
- Diamond Lustre finish needs no waxing
- Low loading height
- Instant-lock tailgate opens, closes with a single, one-hand motion
- Roomy comfort for three passengers
- Styled to capture admiration

FORD TRUCKS COST LESS

LESS TO BUY... LESS TO RUN... BUILT TO LAST LONGER, TOO!

Compare the QUALITY and COST ... You'll Use...

READY HUNG DOORS!

Delivered Fully Assembled

Install in 20 minutes!



READY HUNG DOOR INTERIOR & EXTERIOR UNITS
(Interior shown) Fit any construction — any wall thickness. Lock nailed header joint. Machine-made trim mitres. Self-aligning "Magic Circle" Hinges—matching lock & strike plate.



READY HUNG DOOR BY-PASSING UNITS
Two-Point bolt suspension* of track insures trouble free operation — eliminates bent tracks, loose suspension screws, 90% of door hanger adjustment. Special header-jamb eliminates need for rough blocking.

*PAT. NO. 2893049

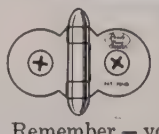


READY HUNG DOOR BI-FOLD UNITS

No tracks top or bottom to bind or limit opening; leaving entire opening 100% usable.
Unique spring-controlled folding action that's smooth, easy, automatic, completely silent.
Self-aligning "Magic Circle" hinges.
No unsightly hardware in view on *EITHER* side.

*PAT. PEND.

Quality, Economy, Beauty, Efficiency ... all in a single precision-engineered package. That's what you get when you use Ready Hung Doors. Completely assembled door—with frame trimmed on both sides and hardware installed, arrives in perfect condition. Easily installed in less than 20 minutes. Adjustable jambs for any wall thickness. Styles for every need ... priced to save you money.



Magic Circle Hinges with matching lock and strike plate, add exclusive charm and sales appeal to every home ... at no extra cost. Remember — you save on labor — you gain in quality. Look into it today ... we're certain you'll choose Ready Hung Doors too!



first with the finest in door and frame packaged units

Ready Hung® DOORS

PAT No 2669039

©RHD Corp.

READY HUNG DOORS ARE MADE BY THESE LEADING WHOLESALERS

AKRON, OHIO
Dayton-Akron Sash & Door Co.
ALBANY, N. Y.
Iroquois Millwork Corp.
BILLINGS, MONT.
Building Service, Inc.
BIRMINGHAM, ALA.
National Woodworks, Inc.
BOSTON, MASS.
A. W. Hastings & Co., Inc
Somerville, Mass.
BUFFALO, N. Y.
Iroquois Door Co.

BUFFALO, N. Y.
The Whitmer-Jackson Co.
CHARLOTTE, N. C.
Miller Millwork Corp.
CHICAGO, ILL.
Morgan Sash & Door Co.
CINCINNATI, OHIO
Acme Sash & Door Co.
CLEVELAND, OHIO
The Whitmer-Jackson Co.
DAYTON, OHIO
Dayton-Akron Sash & Door Co.
DECATUR, ILL.
Morgan Sash & Door Co.

FLINT, MICH.
Flint Sash & Door Co.
GRAND RAPIDS, MICH.
Porter-Hadley Co.
GREAT FALLS, MONT.
Building Service, Inc.
GREENVILLE, S. C.
Southern Sash & Door Co., Inc
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HUNTINGTON, W. VA.
Iron City Sash & Door Co.
INDIANAPOLIS, IND.
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JOHNSTOWN, PA.
Iron City Sash & Door Co.
KANSAS CITY, MO.
Rust Sash & Door Co.
LOS ANGELES, CAL.
Ready Hung Door Mfg. Co.
Burbank, Calif.
MARION, IND.
General Millwork Corp.
MASSILLON, OHIO
The Whitmer-Jackson Co.
NEW YORK, N. Y.
Bailey-Whalen Co.
West Orange, N. J.

NORTHAMPTON, MASS.
Hastings, Inc.
OAKLAND, CAL.
Ready Hung Door Mfg. Co.
PITTSBURGH, PA.
Iron City Sash & Door Co.
PORTLAND, ME.
A. W. Hastings & Co., Inc.
ROCHESTER, N. Y.
The Whitmer-Jackson Co.
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Flint Sash & Door Co.

ST. LOUIS, MO.
Imse-Schilling Sash & Door Co.
ST. PAUL, MINN.
Minnesota Wood Specialties, Inc.
St. Paul Park, Minn.
SEATTLE, WASH.
Building Products Wholesale, Inc.
SPRINGFIELD, MO.
Southern Supply Co.
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Iroquois Door Co.

TOLEDO, OHIO
Allen A. Smith Company

CANADA:
KINGSTON, ONT.
C. Lloyd & Son Ltd.
OTTAWA, ONT.
C. Lloyd & Son Ltd.
TORONTO, ONT.
C. Lloyd & Son Ltd.
WINGHAM, ONT.
C. Lloyd & Son Ltd.

READY HUNG DOOR CORP., FORT WORTH 2, TEXAS



NEAL O. REYBURN, PRESIDENT
HOME BUILDING CORPORATION

We guarantee you $500 EXTRA Profit *on every HBC home you sell!*

INTERESTED?

HERE ARE THE FACTS:

Every HBC home is a complete package, erected on your foundation by our own skilled crews in less than two days . . . at a *guaranteed* firm price you can't match by $500.

You get superior construction, with nationally-advertised, quality materials throughout. All you do is bring in and hook up utilities, clean up, and touch up painting . . . and your HBC home is ready for immediate occupancy. No extra architect fees. No costly construction delays. No extra sales cost by dealing direct with factory. No long interim financing.

HBC HOMES BECOME REAL ESTATE *FAST*

- Completely prefinished ceilings, walls
- Heat ducts in place
- Water heater and furnace installed
- All bath and kitchen fixtures installed
- Hardware in place
- Oak floors, mahogany doors and trim installed and finished
- Sliding aluminum windows and trim installed and finished



- Heavy duty insulation plus many more features all installed, ready to use



Choose from a wide range of 2, 3 and 4-bedroom contemporary and traditional homes, including the popular colonial models.

For complete information—

MAIL THIS COUPON TODAY

If you operate within 500 miles of Sedalia, Missouri, we invite you to inspect our factory and stay overnight in our HBC guest home. Study our product and prices. We will prove that you can make $500 extra profit per house with HBC homes.

HBC HOMES

HOME BUILDING CORPORATION

SEDALIA, MISSOURI

NEAL O. REYBURN, PRESIDENT
HOME BUILDING CORPORATION
SEDALIA, MISSOURI

☐ PLEASE RUSH DETAILED INFORMATION ON HBC HOMES.

☐ I'D LIKE TO TAKE A CLOSE LOOK AT HBC HOMES IN SEDALIA—THE MOST CONVENIENT TIME FOR ME IS _____

NAME _____

COMPANY _____

STREET ADDRESS _____

CITY _____ ZONE ____ STATE _____



A good roofer and a good builder agree on Bird Wind Seal Shingles. Left, George W. Gyekis, roofer, with William Marra, builder and developer.





for quick sell,

build with good brand names

That's what MARRA of Pittsburgh does: he installs BIRD WIND SEAL roofs

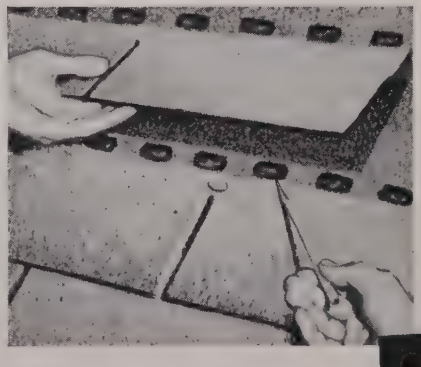
ONE OF PENNSYLVANIA'S MOST SUCCESSFUL BUILDERS, William Marra gives these four good reasons for installing Bird Wind Seal roofs on his houses:

1. Although we pay a slight premium for them, they save us money by eliminating callbacks to correct raised or blown-off shingles.

2. We have better customer relations by having less complaints.

3. We can include the Bird Wind Seal Shingles in the list of national brand products used in our houses. Result: easier selling.

4. And, most important, we can in truth state we are giving more quality per dollar spent for roofing by using Bird Wind Seal Shingles.



- *powerful seals spaced for drainage*
- *proved to hold in 125 MPH hurrican*
- *lay fast in the usual way*
- *no pulling apart or turning*
- *long lasting double-surfaced construction*
- *advertised to your customers in The Saturday Evening Post*

BIRD
Wind Seal
SHINGLES

BIRD & SON, INC.

E. Walpole, Mass. • Chicago, Ill. • Shreveport, La. • Charleston, S. C.



NEW VESTA BUILT-INS DESIGNED TO CHARM EVERY PROSPECT!



SUPERB STYLING! Giant 24″ or standard 16″ double-oven.

A quick sale . . . so close to the heart (and pocketbook) of every man who builds 'on spec.'

The beauty, convenience and sales-sparkle of Vesta gas or electric built-ins bring the "oooohs" and "ahhhhs" that sell homes faster!

Magnificence in every inch! Four beautiful porcelain enamel finishes or handsome stainless steel.

For full details, see your Vesta dealer or distributor now . . . or mail the handy coupon.



SHALLOW COOK-TOP — only 2¾″ deep. Allows extra drawers underneath!

SAVE UP TO 25% LABOR COSTS

- NEW! Tilt-in oven installs faster!
- NEW! Push-in frame always fits flush!
- NEW! Square-fit cook-top — no curves to cut!

GAS OR ELECTRIC!

Built-ins from the builders of famous Vesta ranges

VESTA®

Nationally Advertised in Leading Home Magazines!

the Luxury touch

THENS STOVE WORKS, INC., Dept. 3, ATHENS, TENN.
n a builder. Rush me full details on new Vesta built-ins!
ame_____
ddress_____
ity & State_____



It's Easy To Apply This Labor-Saving ALUMINUM SOFFIT

3 MORE BUILDING PRODUCTS FROM QSM'S COMPLETE LINE

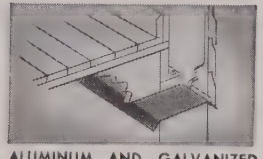
(QSM stands behind every one!)



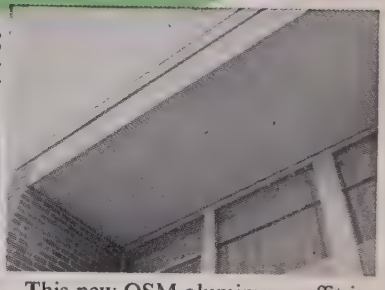
ALUMINUM AND GALVANIZED BUILDING SHAPES



1 OR 2-SIDED COPPER VAPOR BARRIER AND REFLECTIVE INSULATION



ALUMINUM AND GALVANIZED TERMITE SHIELDS AND PIER CAPS



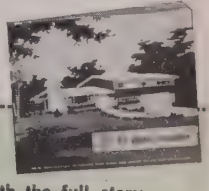
This new QSM aluminum soffit is light, flexible, and easy to install. Corrugated for easy handling; rolled for easy application. Saves time and money on the job.

Perforated with ⅛-inch holes to open 14% of its surface for ventilation; needs no soffit louvers. Etched and prime coated for easy painting.

Available with or without perforations to use for room dividers, shading screens, carports, or decorative applications on home or commercial jobs. In 100-foot rolls of 12, 18, 24, and 36-inch widths.

Get this Free Booklet . . .

Shows our complete line!



QUAKER STATE METALS COMPANY
Box G-1167, Lancaster, Pa.

Gentlemen: Please rush me the booklet with the full story of Quaker State's complete line of metal building products!

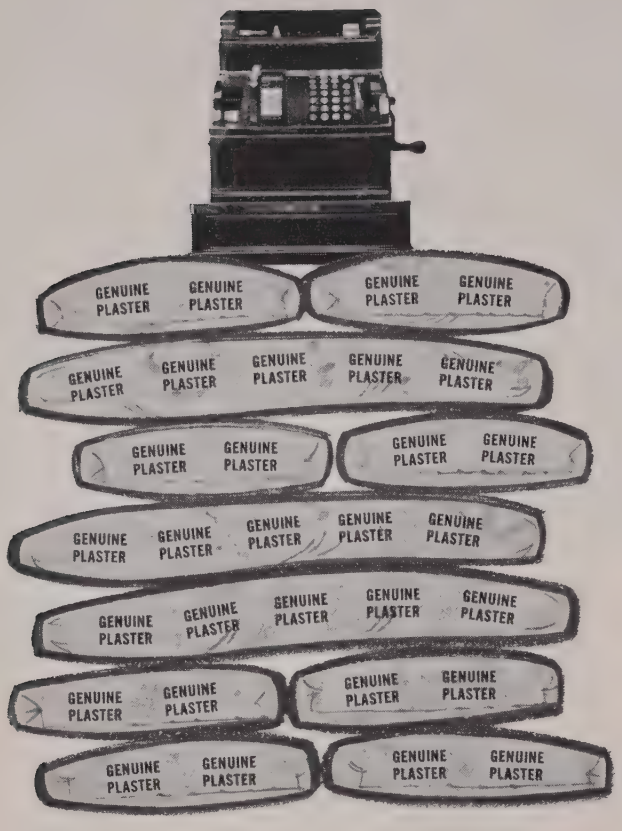
Name_____ **Company**_____

Address_____

City_____ **Zone**____ **State**_____

I am a ☐ **Dealer** ☐ **Distributor**
☐ **Builder or Contractor**
(Check one)

QUAKER STATE METALS COMPANY
LANCASTER, PA.
A Division of HOWE SOUND COMPANY



"PLASTER AND PROFITS"....

The house that stands unsold represents a costly investment to its builder, gradually absorbing expected profits in a continuing cycle of interest payments on construction loans.

Genuine Lath and Plaster adds more than quality and eye appeal to the house you build... *IT ADDS SALES APPEAL!*

The argument in favor of walls and ceilings with fire resistance, ease of decoration, permanence and control of the transmission of unwanted noises gives the "plastered" house a strong edge over its less substantially built competitor.

Look to lath and plaster construction... there are new ideas to go along with the old... and for you, all spell "profit."

NATIONAL BUREAU FOR LATHING & PLASTERING, INC., 311 Tower Bldg., 1401 K St., N. W., Wash. 5, D. C.

MOE Light brings you . . .

Visions of beauty . . . Fashions in light





striking pendants,
clusters, pull-downs,
chandeliers, close-to-ceiling,
accent, utility, recessed,
outdoor lights



a New line of dramatic Decorator fixtures

. . . all shown in this incomparable new catalog and guide to decorative lighting

FREE! Send Now for Colorful NEW 1960 MOE Light Catalog and Decorative Lighting Guide

IMPORTANT
SEE OTHER SIDE

- 64 Pages in Full Color
- Hundreds of Decorator Fixtures
- Room-by-Room Lighting Guide
- Latest Decorative Lighting Ideas
- Easy Guide to Fixture Selection

THOMAS INDUSTRIES INC.,
Lighting Fixture Division
Executive Offices: 207 E. Broadway, Louisville 2, Ky.

MOE LIGHT

The World's Largest Single Source of Lighting for Home, Commerce and Industry

FIRST CLASS
Permit No. 2245
Louisville, Ky.

BUSINESS REPLY MAIL
No postage stamp necessary if mailed in the United States

VIA AIR MAIL

POSTAGE WILL BE PAID BY
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New MOE Light Catalog and Lighting Guide

64 FULL COLOR PAGES!

- Fashionable New Decorator Fixtures
- How to Use Lighting in Every Room
- New Ideas for Built-in Lighting
- Lighting for Contemporary, Traditional Decor
- Ideas to Enhance Architectural Features
- Easy Guide to Fixture Selection





Actual sample page spreads from new 1960 MOE Light Catalog-Lighting Guide, showing latest decorative lighting ideas.



MOE Light shows you in Full Color Illustrations like this...

how to light Living, Dining, Bedrooms, Bathrooms, Kitchen-Family Rooms, and Outdoors!

Never before a catalog-lighting guide like this! It's the finest ever prepared for the lighting fixture industry. Shows in full color exactly where and how to use dramatic decorator fixtures for latest decorative effects. Covers fixture placement suggestions for every room in the home, plus outdoor lighting. Use it as a catalog, an authoritative decorator guide, a lighting idea book.

TEAR OUT AND MAIL - POSTPAID!

Advertised in Full Page, Full Color Ads in the Largest National Campaign in the History of the Lighting Fixture Industry



House & Garden
House Beautiful
Living for Young Homemakers
House Beautiful Building Manual
House & Garden Book of Building
Living's Guide to Home Planning
New Homes Guide
Better Homes & Gardens Home Improvement Ideas

TOTAL READERSHIP

14,300,000

Send for Your Free Copy Today

THOMAS INDUSTRIES INC.
Lighting Fixture Division
207 E. Broadway, Dept. BPH 536
Louisville 2, Ky.

☐ Please send new Free 64-page full color MOE Light Decorative Lighting Guide and Fixture Catalog.

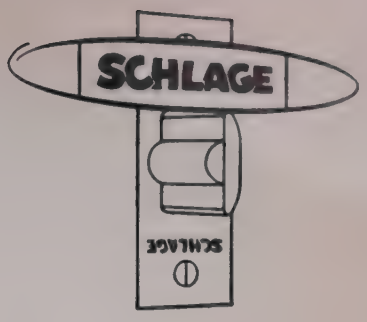
COMPANY _____

ADDRESS _____

CITY _____ ZONE ____ STATE _____

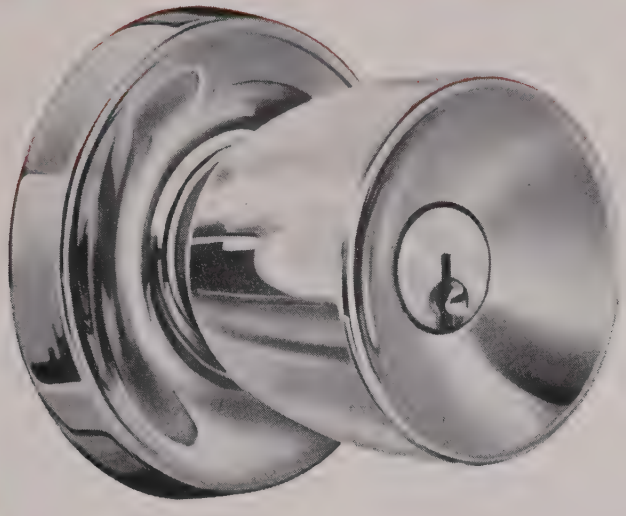
YOUR NAME _____

AMERICA'S MOST DISTINGUISHED LOCK BRAND



Standard duty STAINLESS STEEL lock trim now ready for immediate delivery for light commercial buildings and moderate-priced homes. A real . . .

RUGGED



Beauty

NEW — AND FIRST — FROM SCHLAGE

You know the advantages of Stainless Steel. And now Schlage offers these advantages in residential standard duty trim—

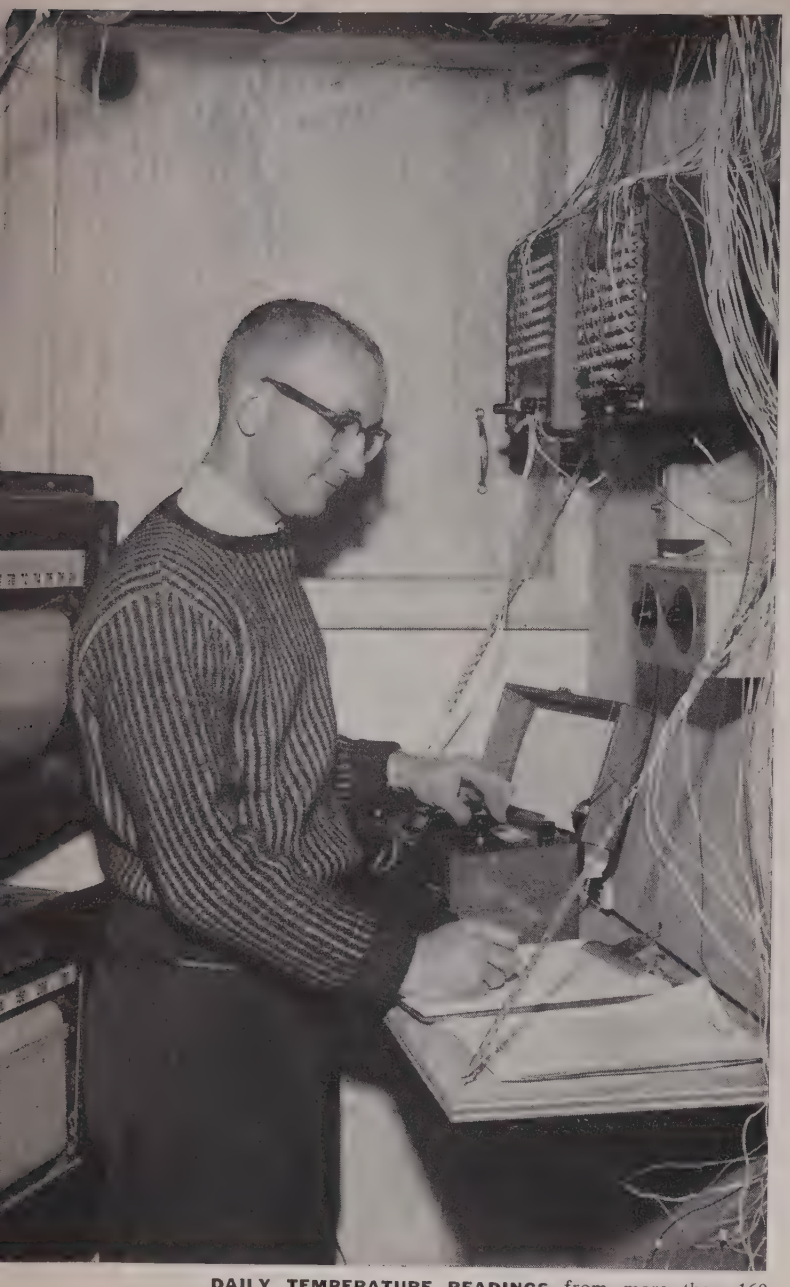
- Beauty with durability
- No maintenance, no lacquer to wear, low upkeep
- Corrosion-resistant, non-tarnishable
- In Tulip design lock trim and standard residential escutcheons

Whatever your lock needs, seek the answer FIRST FROM SCHLAGE!

® SCHLAGE ©

CYLINDRICAL LOCKS

Schlage Lock Company Display Rooms in
San Francisco—2201 Bayshore
Los Angeles—3467 W. 8th St.
Chicago—Merchandise Mart
New York—Empire State Bldg.
Vancouver, B.C.—1290 Marine Drive



DAILY TEMPERATURE READINGS from more than 160 thermocouples are recorded by hand. Potentiometer, left, takes 1,700 readings a day from 90 other thermocouples.



TEST HOUSE is LuReCo, 1,100 sq ft, three bedrooms, 1½ baths.

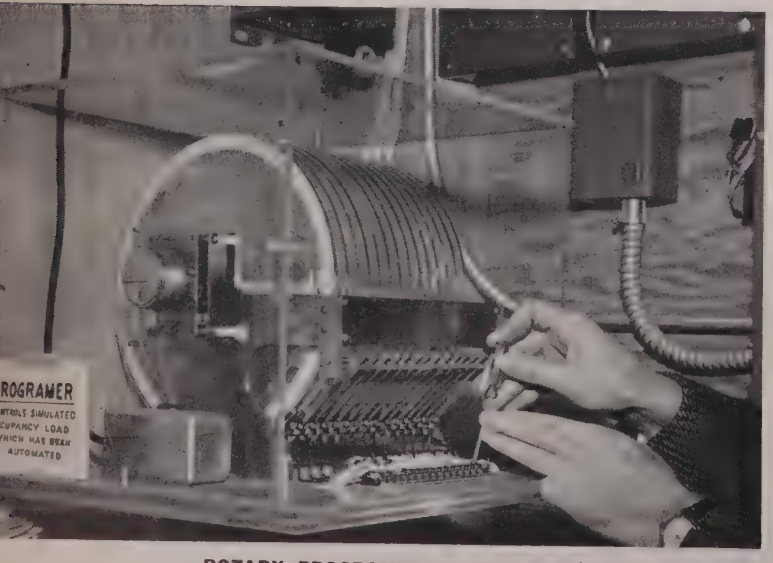
Tests will show how much heat a house really needs

One of the most tightly controlled heating studies ever made is now underway in two identical houses near St Paul, Minn.

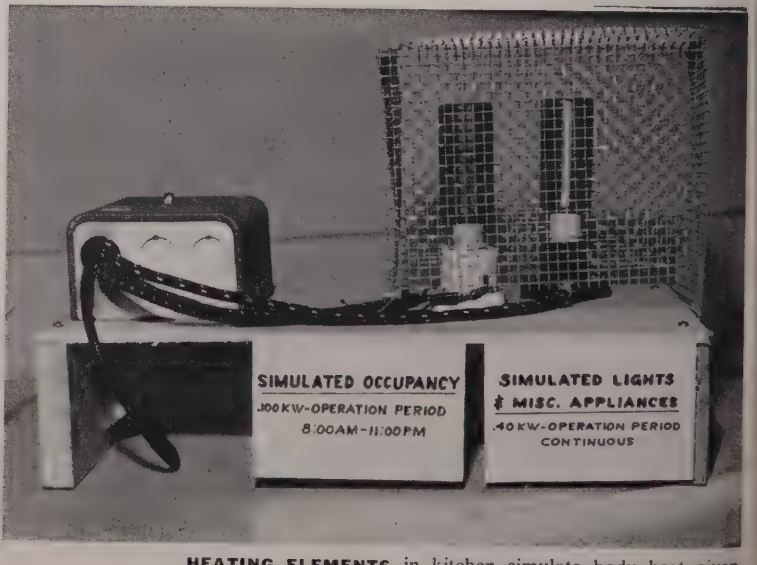
The tests produce precise heat loss and loads because they exactly simulate the living conditions of two identical families of four. To do this, an electronic programmer (below left) cycles appliances, showers, fans, humidifiers, and even heating elements (below right) that simulate body heat given off by people. Ventilation is provided manually —by engineers who open and close doors. To gather and record data, almost eight miles of wire and more than 250 thermocouples (heat measuring devices) are being used. Fuel is electricity, which permits exact metering of energy used.

Here is what data—to be analyzed late this year—will show: 1) heat loads under simulated living conditions; 2) actual heat loss as compared to calculated loss; 3) how different glazings and insulations affect heat loads; 4) how a basement, crawl space, and slab affect heat loss (part of each house is over a basement, part over a crawl space, and the slab is under an insulated test building); 5) temperatures in ventilated attics and crawl spaces, heated and unheated basements, and soil around the houses; 6) how solar radiation, different humidities, and ventilation affect heat loss.

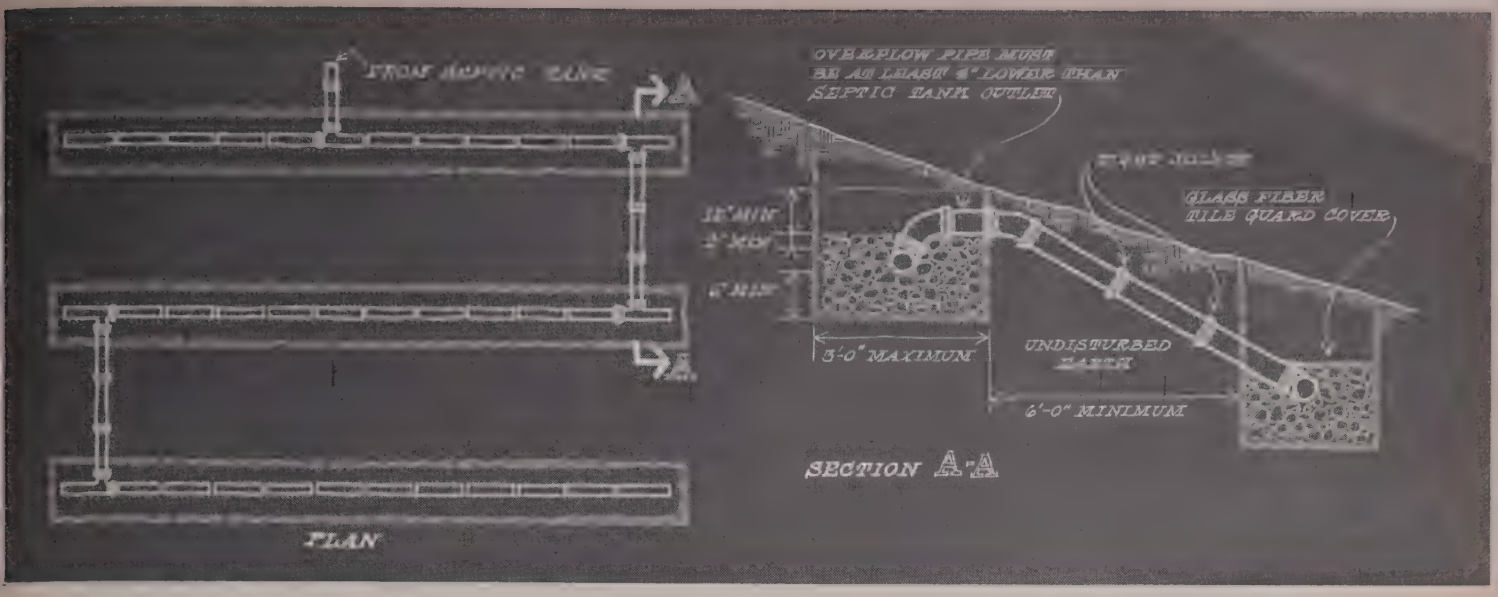
Wood Conversion Co, St Paul manufacturers of balsom wool insulation, is conducting the tests with cooperation from Minneapolis-Honeywell Regulator Co, Edwin L. Weigand Co, Andersen Corp, and Northern States Power Co. Prof. R. C. Jordan, head of the University of Minnesota's Mechanical Engineering Dept, is technical consultant.



ROTARY PROGRAMMER operates on 24-hour clock, trips micro-switches that activate remote controls of appliances and heating elements (photo right) that simulate people.



HEATING ELEMENTS in kitchen simulate body heat given off by housewife and heat from lights and small appliances. Humidified supplies kitchen moisture.



Here is a new way to make tile fields work better and last longer

This new tile-field system for septic-tank disposal is called serial distribution by its designer, the US Public Health Service. It makes maximum use of an absorption field by ponding effluent to the full depth of the gravel fill in each trench before the liquid flows into the next trench.

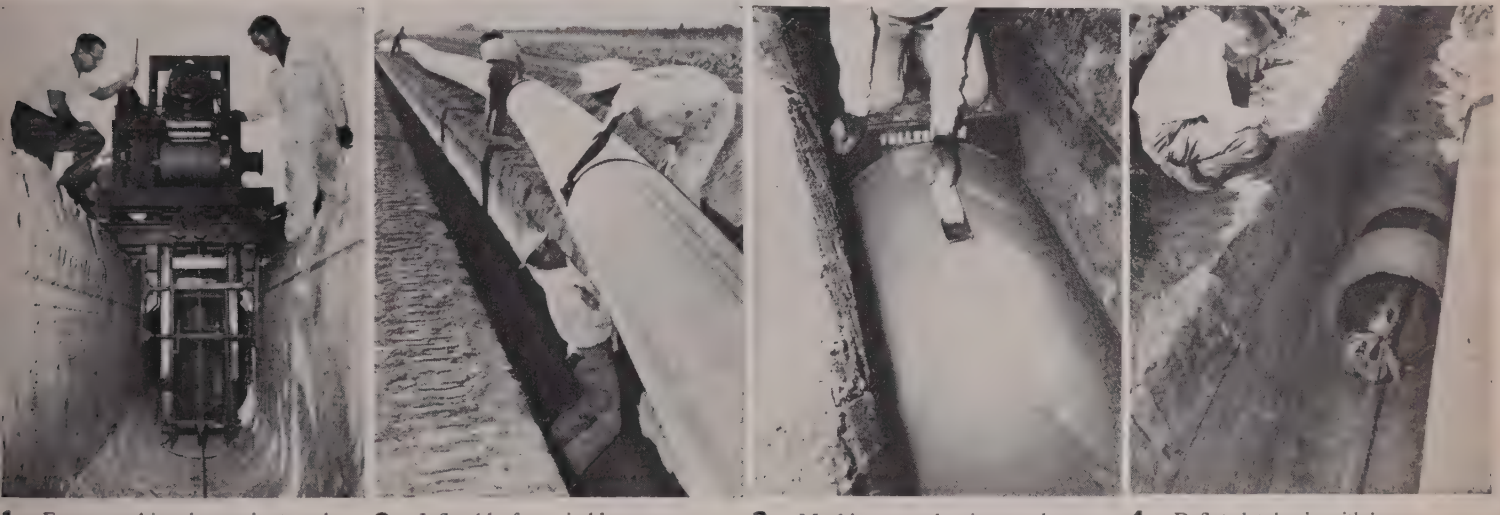
Here are serial distribution's three main advantages:

1. It minimizes the problem caused by soils that have variable absorption rates, because it forces each trench to absorb effluent to its fullest capacity before more soil is used.

2. It is well suited to sloping ground, which, in the usual parallel system, can lead to overloading of one trench and failure of the system before its full capacity is used.

3. It saves money—because it needs no distribution boxes or long runs of enclosed pipe to connect boxes and trenches.

Design and construction procedures for serial distribution follow FHA's Manual of Septic Tank Practice.



1. Form machine is set in trench. **2.** Inflatable form is blown up. **3.** Machine screeds pipe to shape. **4.** Deflated tube is withdrawn.

Here is a new way to pour concrete pipe in place

With this new system, you can pour 8′ to 12′ of concrete pipe per minute at a continuous rate.

The system—developed by the Fullerform Continuous Pipe Corp of Phoenix—is now used for pouring irrigation pipe. But it could be used for sewers. Its key: a 300′ rubber and fabric tube that serves as the inner form for the pipe.

Here is how it works: 1) a machine that places and forms concrete pipe is set in a trench with a curved bottom (left photo); 2) one end of the inflatable tube is passed through bulkheads at either end of the machine; 3) the tube is inflated with air at a pressure of 3 psi (left center); 4) drawn by a winch, the machine starts forward and raises the tube slightly; 5) the moving machine (its hopper filled by ready-mix trucks) forces concrete under the tube and screeds the top side of the pipe to shape (right center); 6) after two hours, the concrete is stiff enough for the tube to be deflated and withdrawn (right). The finished pipe is allowed to set for seven days before backfilling. No reinforcing is needed with small diameter pipe.

Up to 600′ of pipe can be poured without interruption (two tubes are used). Fullerform tubes have been developed in lengths ranging from 50′ to 300′. They can be used to lay pipe ranging in diameter from 12″ to 48″. Fullerform is working on a machine and inflatable forms to lay 60″ pipe.

Technology continued on p 199



PROTECT NEW CONSTRUCTION WITH CHLORDANE SOIL PRE-TREATMENT

THE TERMITE APPETITE—Termites do 100 million dollars worth of damage to homes every year. There are termites in every state, and every type of construction is vulnerable to attack. No matter where or how well you build, termites can undermine your reputation for quality homes. They can ruin a prize housing project in just a few years time.

ONLY SOIL TREATMENT KILLS TERMITES—The termite problem has been recognized in the new FHA Minimum Property Standards, which specify several different methods of protecting new housing. Of these methods, only chemical soil treatment, or "pre-treatment" actually kills termites. Other methods merely deter them, temporarily. Pre-treatment forms an impervious chemical barrier in the soil that kills termites year after year.

CHLORDANE BEST—Chlordane insecticide is preferred for pre-treatment because it has a longer record of residual effectiveness and safety than any other recommended insecticide. Applications of Chlordane made fourteen years ago are still 100% effective today. Chlordane is also economical, and easier to apply.

ADDED SALES APPEAL—Pre-treatment usually costs less than 1% of a home's price, but adds substantially to the value. Your pest control operator has special materials that will help you promote it as a selling feature.

CONSULT A PEST CONTROL OPERATOR—A professional pest control operator can give you a complete, trouble-free, packaged pre-treatment service. He will coordinate Chlordane application with your building schedule, and save you time and money. Call one of the Pest Control Operators in your area today for complete information!

ONLY CHLORDANE IS

1 **ALKALI STABLE . . .** remains effective in alkaline soils

2 **NON-CRYSTALLINE . . .** combines with every particle of soil

CHLORDANE

. . . for lasting termite control!



SEE THIS PRE-TREATMENT FILM

New Chlordane color-sound film shows pre-treatment on world's largest single-unit housing development. Available free for 16 [illegible]

MAIL THIS COUPON TODAY FOR INFORMATIVE PRE-TREATMENT BROCHURE!

VELSICOL CHEMICAL CORPORATION
330 East Grand Ave., Chicago 11, Ill. HH-40

International representative: Velsicol International Corp., C.A., P.O. Box 1687, Nassau, Bahamas, B.W.I.

☐ Please send me your termite brochure for builders and architects, 501-26.

☐ Please send me a free-loan order form for your termite control film.

Name_____

Firm_____

Address_____

City_____ Zone_____ State_____

Builders discover
extra selling points,
added beauty
for quality homes
with

Hardware of Care-free Alcoa Aluminum

Today's home buyer is constantly on the lookout for the extra values that signify quality construction. And that's where hardware of Alcoa® Aluminum gives you a real talking point—a positive sales clincher that turns prospects into buyers.

Aluminum locksets and accessories, weather stripping and door strips, interior trim, mailboxes, nails, fasteners and almost 100 other items offer a lifetime of Care-free living that home buyers really appreciate. Aluminum, with lustrous good looks, never corrodes, rots, pits or peels. No polishing, painting or other upkeep is necessary. No need to worry about ugly staining.

The trend toward hardware and other quality building products of Alcoa Aluminum shows that home buyers know and look for the lighter, brighter living that only aluminum can provide. To move more homes this year, sell the Care-free living that comes with aluminum.



Aluminum Company of America, Pittsburgh 19, Pa.

Turn the page for more sales facts about Care-free hardware of Alcoa Aluminum

Hardware of Alcoa Aluminum... for a distinctive modern appearance ...that stays that way... without maintenance

Permanent beauty

Aluminum house numerals, mailboxes, handrails, thresholds, locksets and other hardware of durable Alcoa Aluminum alloys add a distinctive modern note to any home. Nails and fasteners eliminate ugly red stains that mar the appearance of a house and depreciate property value. No matter what type of home you sell, prospects will be impressed by aluminum's good looks and rich, attractive luster.

Over 100 items produced by quality manufacturers for every style of home



Door weather stripping and thresholds

Thresholds and weather stripping of high-strength Alcoa Aluminum alloys resist scuffing, never corrode, rot or warp. Keep homes airtight.



Interior trim

Counters, table tops and other areas gain added beauty and longer life with nonstaining, protective aluminum trim.

No maintenance

Aluminum's inherent corrosion resistance means hardware that won't tarnish or stain. It spells lasting freedom from polishing and painting chores. Locks, hinges, latches and other movable parts operate smoothly in every season, year after year, without a penny for upkeep.

Fast, economical installation

Aluminum hardware is easy to handle and is precision-made for high-speed installation. Labor costs are reduced, because no painting is necessary. Nails and fasteners drive easily and hold tight—no countersinking or puttying required.

Low cost

Aluminum hardware is priced competitively with other types—yet it always gives you more for your money. With nails, for example, you get three times as many per pound because of aluminum's light weight. Other savings come from faster installation, fewer complaints and better appearance that attracts more prospects.

To add extra value to your homes... over 100 items of aluminum hardware

From door holders to drawer slides, grilles to ventilating grid systems, major hardware manufacturers have brought out their choicest designs in Care-free Alcoa Aluminum. Whether cast, formed, machined, stripped or extruded, aluminum hardware keynotes distinction, bears the mark of unmistakable value.

Aluminum hardware is styled to suit any architectural motif from traditional to modern, new construction or remodeling. The following is only a partial list of the many quality items available.

Aluminum Company of America, Pittsburgh 19, Pa.



Locksets and door accessories

Aluminum locksets and accessories can be installed in minutes, retain their smart, lustrous appearance without polishing.



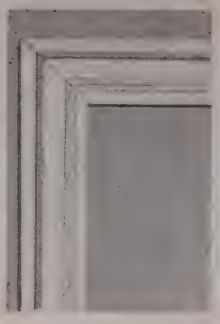
Nails and fasteners

Nails, screws, nuts and bolts of Alcoa Aluminum work easily, hold tight and last longer, because they are resistant to corrosion all the way through. Countersinking or puttying is unnecessary. No worries about ugly stains. Lightweight aluminum means triple the number of nails in a pound.

Miscellaneous

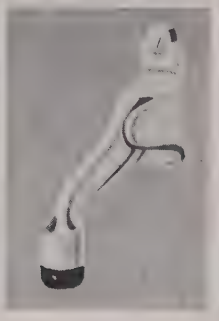
For virtually every hardware need, it pays to check first for the added value of aluminum


Automatic door closers

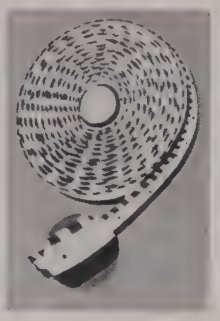

Storm window molding


Shelf brackets


Door stoppers

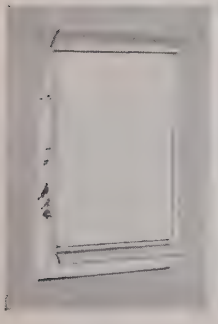

Door holders

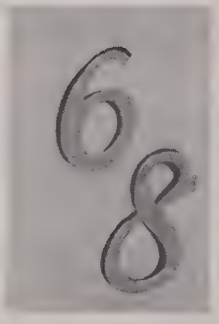

Sliding door hardware

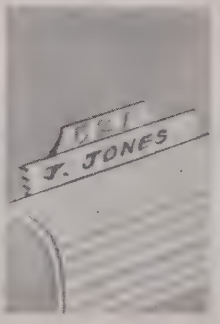

Weather stripping


Extruded push bars

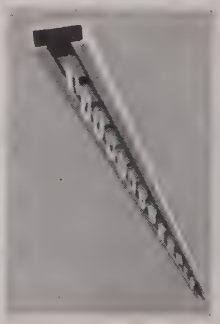

Ventilator grilles

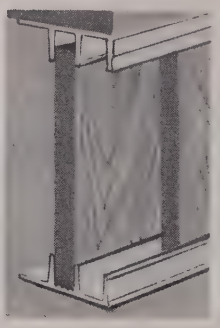

Mailboxes

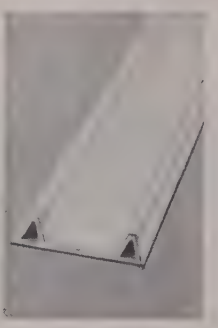

House numerals

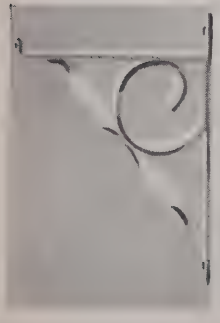


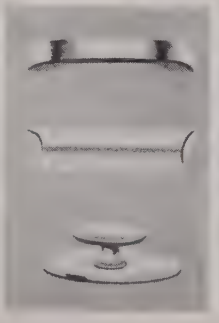
Letter box plates

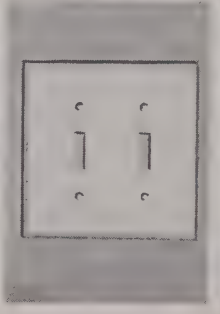

Extruded closet rod systems

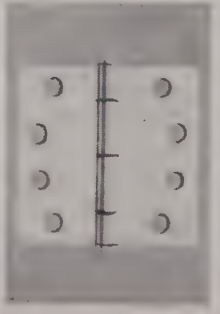

Sliding door tracks

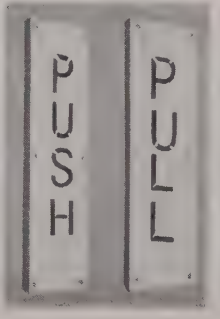

Drawer slides and tracks


Wall fixtures and brackets


Drawer pulls and knobs


Light switch plates


Hinges



Push plates—door pulls

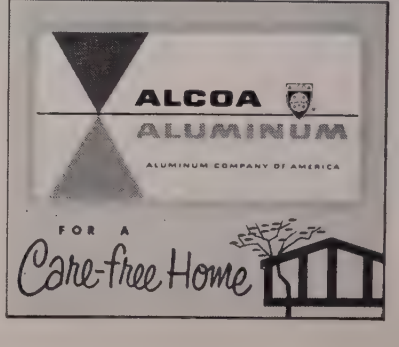

Handrails

The Alcoa Care-free tag speeds the home-buying decision

When you use quality hardware of Alcoa Aluminum, you gain the extra selling power of the Alcoa Care-free tag. Preselling over 40 million people on two network television programs, via radio, national magazines and local newspapers, this tag immediately says lighter, brighter living to *your* prospects. Eight out of ten adult Americans now know and look for it as their guide to the best in aluminum value.

Join the trend to aluminum for more Care-free homes. Alcoa would like to share with you the experience gained in over 30 years of research and development of better products and better building techniques for American homes.

For the names of manufacturers who make quality hardware of Alcoa Aluminum, call your Alcoa sales office or write: Aluminum Company of America, 1882-D Alcoa Building, Pittsburgh 19, Pa.



starts on p 192





restressed grade beam lets Place build in winter

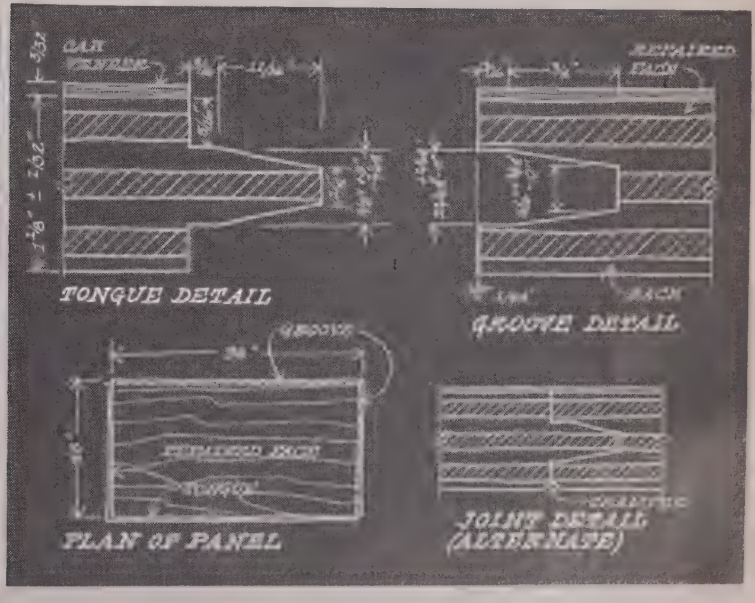
Using 4″ x 24″ steam-cured prestressed concrete grade beams (shown above) a five man crew can place complete foundations for a 1,400 sq ft house in two hours. The beams, made by Kuert Concrete of South Bend, are moved and positioned by a front end loader. They rest on 20″ diameter piers placed 16′ oc. At corners, reinforcing rods cast into beams ends are welded (on the job) to make a solid connection. Joist hangars—seen in photo at left—are cast into beam and support box beams for the insulated crawl space, photo right.

Each grade beam has four ⅜″ diameter woven wire cables that are prestressed when beam is cast. Beams could be cast in 380′ lengths, cut up after concrete cures. Says Place's engineer Bruce Fast: "We hope this system will cut our costs, but so far after two houses we're only breaking even."

ndy Place is testing a new foundation and a new floor

Place, a South Bend Builder and ex-chairman of NAHB's Research Institute, is trying two new techniques to solve two of housings oldest problems: 1) How can you build all year in a cold climate? 2) How can you avoid laying the four plies of the usual floor? The beam above and floor below may be the answer.





ese 2.4.1 floor panels have finish veneer

The finished first floor above cost Builder Place only 80¢ a sq ft including the framing above the basement. The structural subfloor, spanning 4′, and the finish floor are all in one piece, a big version of 1⅛″ thick 2.4.1 panel with a special 3/32″ finished oak veneer applied in the plywood mill. Diamond Lumber Co, Portland made the panels for Place.

The floor is nailed to the framing at the score line, seen at right edge of photo above, and at the joint. The big panel joint eliminates blocking at unsupported panel edges: stresses are carried continuously from panel to panel by the interlocking panel joint. Added benefit: the basement ceiling is the flush bottom side of panels broken only every 4′ by the floor framing. The bottom fir ply can be finished with a stain or painted to give a textured surface. /END

Advertisement

STANLEY Building NEWS

APRIL — A Series On Residential Hardware For Builders Of America's Homes — 1960



Exciting Door Pull Styling A New SURFASET* Development

The push-pull action of SURFASET Door Hardware provides the opportunity for exciting decorative touches through the imaginative use of door pulls. Now, Stanley offers attractively different styling in a new solid molded black pull (No. 3710), and a hardwood pull, richly stained (No. 3714). Each set includes one pair of pulls designed for mounting back-to-back with through bolts. For single pulls, order 3705 (Black) or 3707 (Wood). This new SURFASET development will add to customer appeal of the revolutionary door styling for which SURFASET Surface Mounted Door Hardware was designed . . . doors that close over the openings.

The advantages for builders are obvious. Installation time and material and service costs are reduced. There is no need for wood jambs, finish trim, mortising or planing. No more call-backs, because, equipped with SURFASET Door Hardware, doors cannot stick or bind . . . ever! * TM

STANLEY SURFASET Surface Mounted Door Hardware and new SURFASET Pulls are being advertised to prospective home owners in national consumer magazines such as HOUSE BEAUTIFUL and SUNSET.

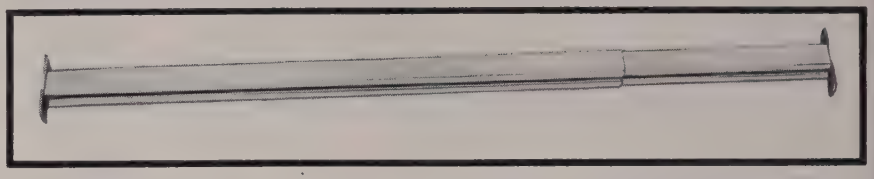
Write for SURFASET Door Hardware Installation Sheet (Form No. DS167).

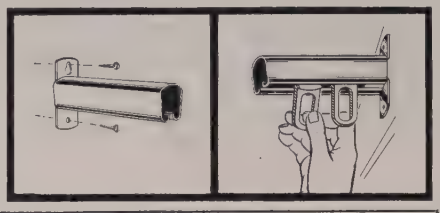
Trouble-free Operation A Certainty with Stanley Bi-Fold Door Hardware

Modern, space-saving Stanley bi-fold door hardware makes smooth, dependable, trouble-free installation and operation a certainty. Door handling, adjusting or removing is speedily accomplished by one man. A one-nut, one-wrench adjustment system means doors can be rapidly adjusted and aligned from either side in closed or open position. Even if out of alignment up to one inch, doors will operate smoothly; suspended guide pivot holds doors in track. Nylon pivots and guides insure silent operation. Write for free literature (Forms DS164; DS165).

NEW No. 7035 ADJUSTABLE CLOSET BAR

Satisfies Builder's Requirements for Strength, Appearance, Cost and Ease of Installation.





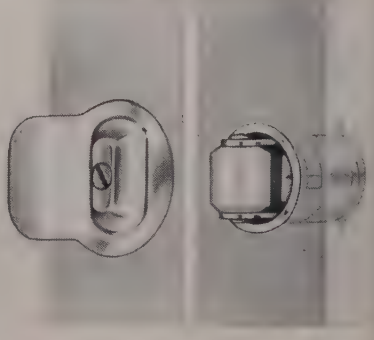
A unique design, created by Stanley, offers a closet bar that's exceptionally strong, modern in appearance, and economically priced. Available in stock sizes to fit all closets up to 120″ in width. Installation is easy and fast. There is no cutting necessary. Simply spot two top screws, slip the bar over, then mount firmly, driving in upper and lower screws. The closet bar is ready for use and hangers cannot mar the bright nickel finish.

Eliminate hanger "tangle" with Snap-in Nylon glides

Team up the No. 7035 Adjustable Closet Bar with Stanley "snap-in" smooth riding nylon hanger glides for closet luxury, added appearance and performance appeal. Glides are easily snapped into the inner bar section and can be added even after the bar is mounted in place. Write for Form No. H-163 for prices and ordering information.

NEWS FLASH! Roller Catch Now Available for 1⅛″ doors

The Stanley No. 24 Roller-Catch is ideal for 1⅛″ louvered doors. It answers the builder's need for easy, fast installation. Simple mounting . . . only one screw required. Write for Form H-159.



NEW! Reference Book For Builders Now Available

Helps you select hardware that's RIGHT for the job. Reduces installation time and costs; saves the cost of call-backs; builds your reputation through satisfied customers. For your copy, write to STANLEY HARDWARE, Division of The Stanley Works, Dept. D, 80 Lake Street, New Britain, Connecticut.

A House Moves On Its Hardware

No Chance for Error with 2825 Wall Pocket Sliding Door Set!

This steel wall pocket frame is adjustable for all door openings sizes 2′ 0″ to 3′ 0″ wide and 6′ 6″ to 6′ 8″ high.

One set for all door sizes — no chance for misfits because of errors in ordering or framing.

Another big plus value is that the door can always be readjusted without removing the finish trim. For detailed information write for Form DS156.

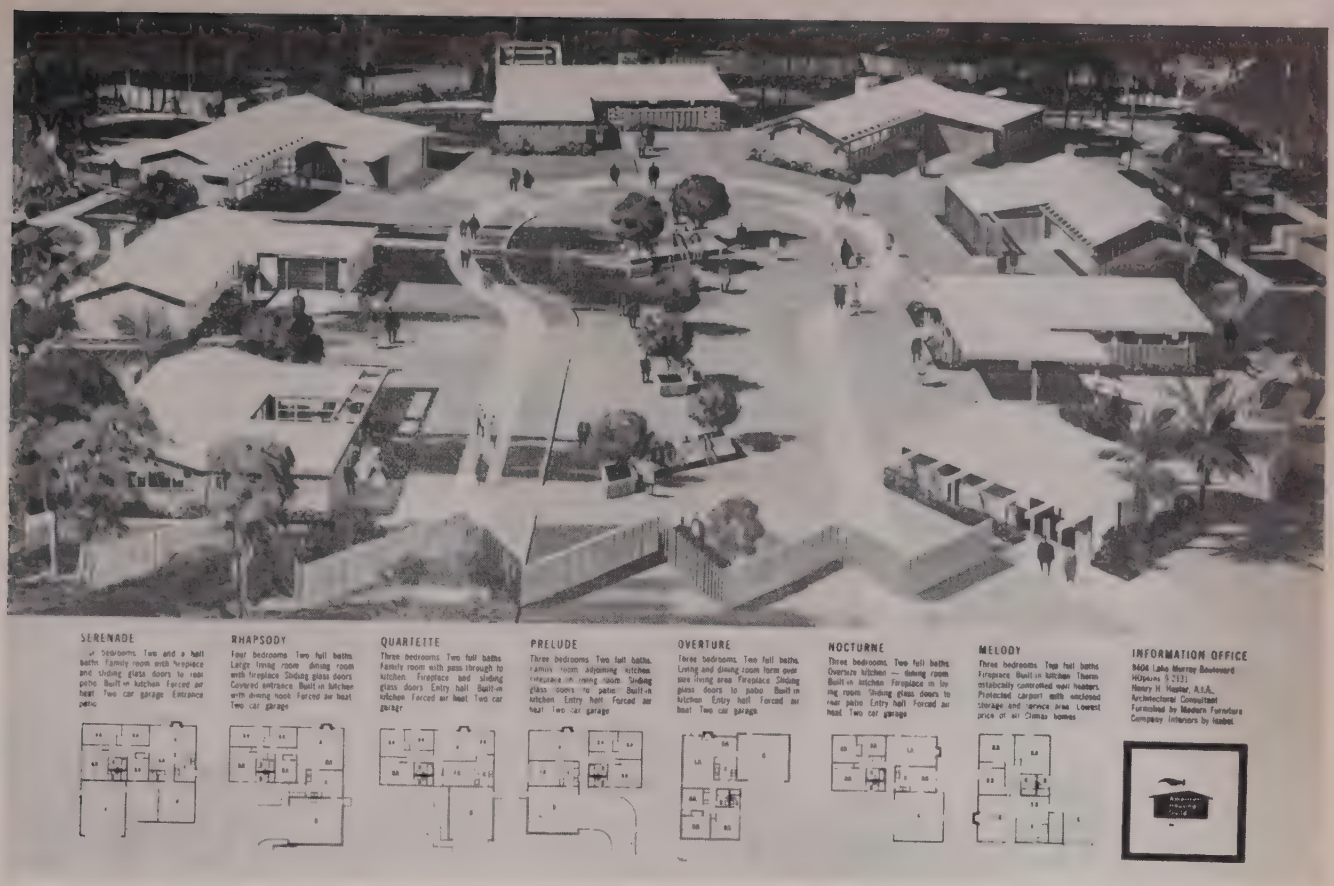
Address requests to Stanley Hardware, Division of The Stanley Works, Dept. D, 80 Lake Street, New Britain, Conn.

STANLEY
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AMERICA BUILDS BETTER AND LIVES BETTER WITH STANLEY

This famous trademark distinguishes over 20,000 quality products of The Stanley Works, New Britain, Conn.—hand tools • electric tools • builders hardware • industrial hardware • drapery hardware • automatic door controls • aluminum windows • stamping • springs • coatings • strip steel • steel strapping—made in 24 plants in the United States, Canada, England and Germany

CANADIAN OFFICES: ROXTON POND, P.Q. AND HAMILTON, ONT.



Here is a model way to show a broad new line of models

The bird's eye view above is a two-page four-color rendering of American Housing Guild's seven new models in San Diego. (The models, designed by Architect Henry Hester, are priced from $14,800 to $19,300.) The drawing—in AHG's sales brochure—shows six ideas any builder or group of builders can use to display a new line of models:

1. The houses are grouped snugly around a short cul de sac, each model well related to its neighbors.

2. Big boxed trees are set up in the street to give a park-like atmosphere.

3. There is a handsome sales office (right front in drawing) where products and AHG awards are displayed.

4. Visitors must enter and leave through the office because an attractive fence, zig-zagging around the model house area, opens only at the office.

5. Fenced rear yards are well landscaped to look like big adjoining patios, and buyers can follow a rear sidewalk that wanders from model to model.

6. And because the models are so well staged, they make a striking illustration in AHG's brochure. Prospects who leave with this brochure will remember later that the picture is exactly what they saw and what AHG offers (photo below).



BOXED OLIVE TREES decorating the cul de sac have low benches on all four sides. When the model showing ends, AHG will move trees to the next group of models it builds.

What the leaders are doing

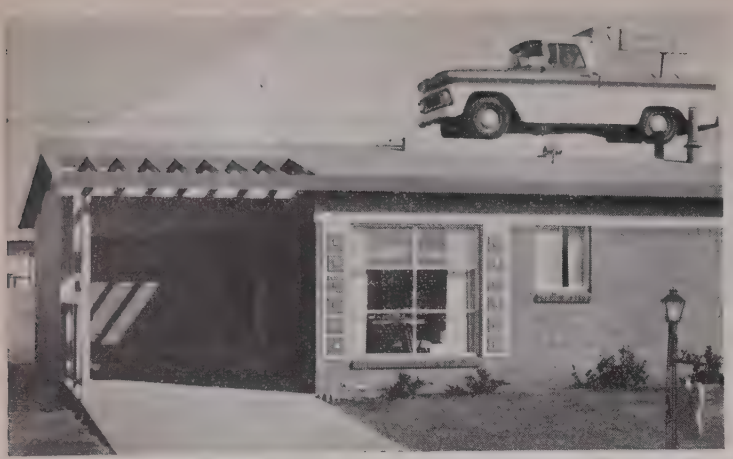
ow to use ordinary flower pots to e a decorative touch ..... p 202

sy-to-change plan sells st-and-beam houses ..... p 204

ake-it-yourself cardboard models ep hot prospects interested ..... p 205

ppraisal caravan speeds ed-house sales for realtor ..... p 206

starts on p 201





Want to stir up talk about your roofs? Here is one way to do it

To publicize the strength of the glue-nailed trusses developed by the Small Homes Council two builders in New Mexico and Texas have come up with the same idea. The loaded pickup truck (left) is on the roof of Dale Bellamah's model in Albuquerque, the two autos on the roof of Robert Seabury's model in Wichita Falls, Tex.

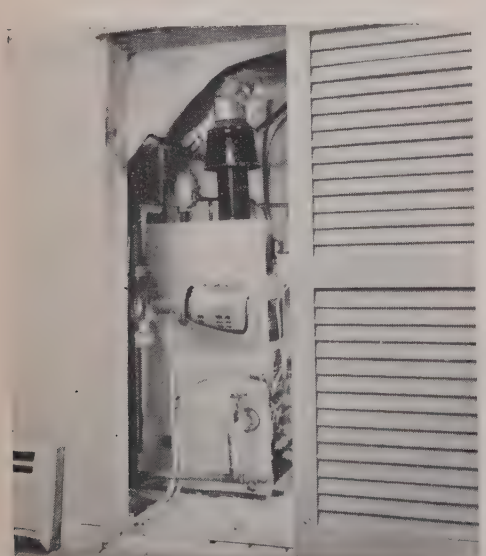
Reports Bellamah: "The truck on t roof got results. For the first time, peo in our area are asking questions about r structure."

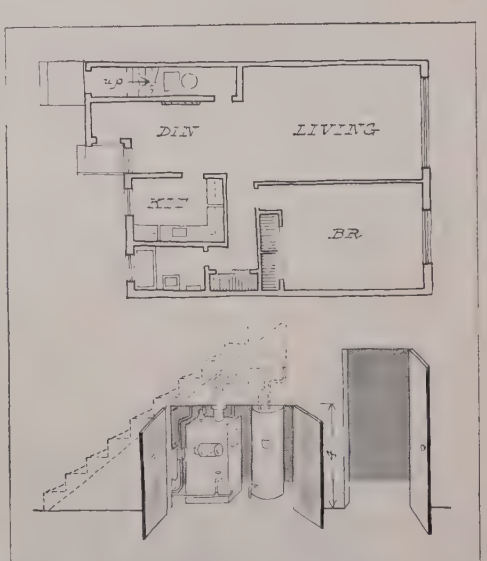


Look what you can do with ordinary flower pots

About 1,400 little 4″ clay flower pots were used in the two front decorative panels, left, on this Fort Wayne, Ind. model built by Jack Worthman. The close-up, right, shows how he got the effect by reversing every other pot laid in mortar in rows. Says Worthman: "The interesting effect pulled a lot of extra viewers. We paid only 4¢ a pot, but added labor brought the cost to $300, about the same as brick or stone would have cost."





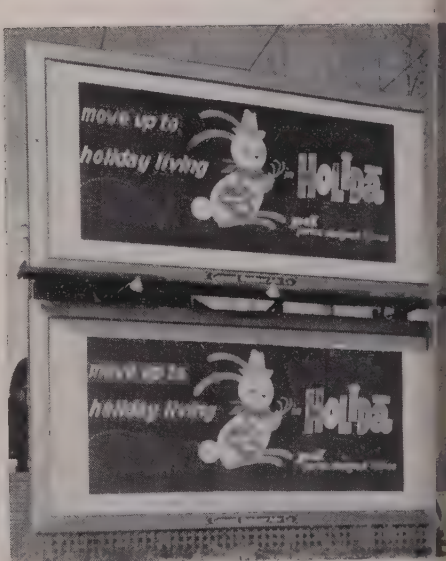


Individual heating systems cut apartment costs

It costs 15% to 20% less to put a unit in each apartment than to install a central system because no long pipe lines are needed, says L. William Kay II, co-owner of Dalewood Gardens, Hartsdale, N.Y.

Sixty-two gas-fired American-Standard units have been installed in four new Dalewood apartment buildings. Most of them are tucked away under stairs but some are in attics and first-floor utility rooms.

Kay says the units also save chimney and basement space and cost less to maintain than a central system. He adds that tenants like the units because they can regulate their own heat. Tenants pay their own heating bills.



Tandem billboards used

Double-deck outdoor signs gain maxim attention at key highway locations lea to a model showing. Indianapolis Bu Tom Perine used a number like those a to sell 300 houses in his Holida tract. hopping rabbit and two signs empha the slogan, "move up to holiday livi Holida."

Leaders continued on p

New, Odorless-type PLEXTONE®

latest development in multicolored textured paint





Now a brilliant metallic gold adds this dazzling effect to the Plextone line of fast drying, practically odorless, color-flecked paints. Superior alkali resistance and hiding power make new Plextone a perfect finish for even difficult surfaces. With unusual resistance to abrasion, chipping and scratching, it is completely scrubbable. Furthermore, Plextone stays cleaner longer due to unique anti-static properties that repel dirt and dust.

For complete data and 1960 color card, contact your Plextone Representative or mail this coupon.

PLEXTONE *Corporation of America*

2125 McCARTER HIGHWAY, NEWARK 4, NEW JERSEY

PACIFIC COAST DIVISION: 10751 VENICE BLVD., LOS ANGELES 34, CALIF.

PLEXTONE Corporation of America
2123 McCarter Highway, Newark 4, N. J.
Please rush complete PLEXTONE data and color card.

Name_____

Title_____

Company_____

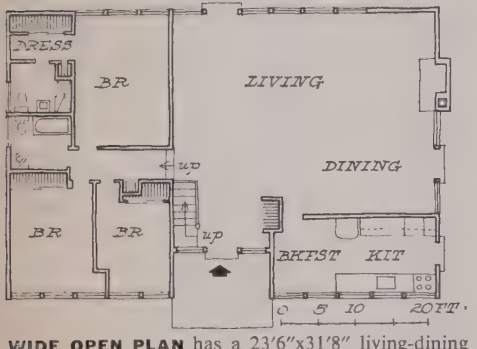
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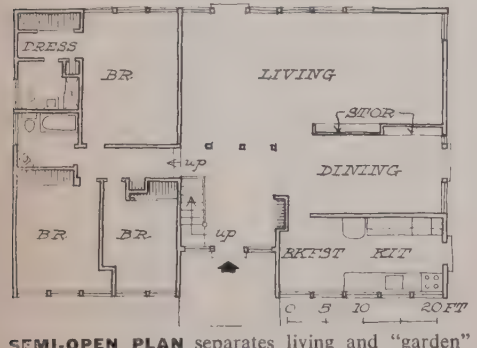
starts on p 201



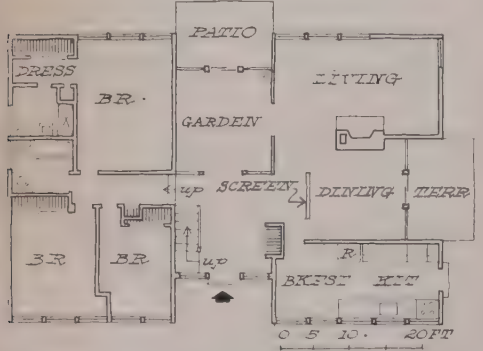
HILLSIDE CONTEMPORARY is 52′ wide under 60′ roof. Garage, laundry room, and 30′ recreation area are on lower level.



WIDE OPEN PLAN has a 23′6″x31′8″ living-dining area. House is rectangle except for entry.



SEMI-OPEN PLAN separates living and "garden" rooms from dining room by long storage wall.



CLOSED PLAN has an interior fireplace wall, right, three living areas, two covered terraces.

An easy-to-change plan sells this model

At no extra cost, buyers of this development house in Rye, N.Y. can have the plan changed to suit their needs.

That, says Builder Manuel Shapiro, is the key reason for its sales success: 14 sales in the first two months after it was introduced; more sales than Shapiro made on less expensive models in the same subdivision (Country Ridge Estates).

Shapiro can vary the plan (three examples at left) because post-and-beam construction lets him shift or eliminate partitions. (You can get the same planning flexibility with any roof-truss construction, though post-and-beam works better with the design Shapiro uses here.)

Shapiro's model was designed by Architect Roy S. Johnson. It sells for $30,990, but finished rooms on the lower level (not shown on these plans) and extra-size lots have boosted the price of some houses to over $37,000.



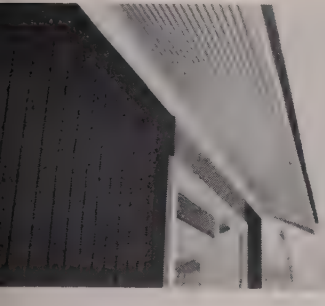
FIREPLACE WALL with raised flagstone-topped hearth separates living room and dining room in the plan shown at bottom, left. Both rooms open to entrance foyer (off right in photo).

Here are seven more ways to cut your costs:

Swimming pools cost less for Burton W. Duenke Building Co in St Louis because he saves 10% by contracting the job himself. Says Vice President Gerry Mefferd: "We use all our regular subs—carpenters build the forms, plumbers install the piping and filter equipment, and our electricians hook up the power. Pool construction works in easily with our regular homebuilding operation."

Door trim costs less for Strauss Bros in Lincoln, Omaha, and Denver because they now use an aluminum bead instead of wood trim around all interior doors. John Strauss says the aluminum bead saves time and money on installations.

Drywalling costs less for Ed Bennett in Bethesda, Md. because he uses adhesive rather than nails to hold his drywall to studs. Says Bennett: "Though I pay $25 more for a $900 drywall job right now, my subcontractor has promised a reduction when his men get used to the system. I know it will be cheaper, and I'll be bothered with fewer nail pops." He uses a third fewer nails by switching to adhesives.



Soffits (above) cost less for Bob Schmitt in Berea, Ohio because he uses unpainted corrugated aluminum barn roofing, claims it looks good, needs no painting and requires no maintenance."

Fences cost less for Matt Jetton in Tampa, Fla. because he uses a heavy expanded metal lath. It can be unrolled and nailed to posts in a jiffy, says Jetton.

Garages cost less for Sam Huff in Kansas City because "we lower the garage ceiling to the same height (8′) as the ceiling in the house. This lets us use the same precut studs in the garage that we use in all the walls in the house."

Landscaping can cost less for you if you get free advice from state foresters, says Florida Landscape Architect M.W. Barwald. He explains: "The forester can tell you which trees you should and should not save, and what sprays to use to protect them. Most trees die because the unhealthy ones were saved, or because insects rather than bulldozers damaged the roots."



A loose-leaf sales book can help you sell more houses

So say three sales-book users—Eichler Homes of Palo Alto, Calif.; Raymond Bros of La Crosse, Wis.; and Lake Forest Builders of Palatine, Ill.

Loose-leaf books used by the three builders include photos and plans of houses, photos of subdivisions and community facilities, price and financing data, and awards won by the builders' houses.

Here, the builders say, are some reasons why the loose-leaf books can help you sell houses:

1. They dignify your sales presentation. Eichler's books are bound into leather briefcases (above). They are shown not only to prospects but also to "sphere of influence people (motel owners, Chamber of Commerce officers, corporation executives) who might steer new residents our way."

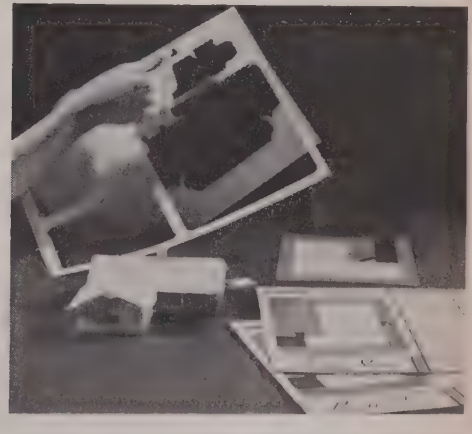
2. They make your sales presentation more graphic—especially when salesmen call on prospects in their homes.

3. They help your salesmen focus attention on items that interest a particular prospect. (For quick reference, Lake Forest's book has index tabs.)

4. They help train your salesmen. The more a salesman leafs through a book, the better he learns your sales story.

5. They are flexible. You can add or drop pages as your model line changes.





From these die-cut sheets, prospects make scale model houses

When a prospect takes home one of these cardboard sheets, punches out the pieces, and assembles a model, he becomes more closely identified with a new house.

That's the opinion of salesmen who distribute the sheets at Levittown, Pa. The sheets are priced at 10¢ each to discourage casual lookers and children from picking them up, but they are given to likely buyers. Says a Levitt spokesman: "We think the sheets have led—indirectly, of course—to a number of sales."

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starts on p 201



This "appraisal caravan" speeds sales of used houses

Every Tuesday morning Baltimore Realtor Mal Sherman (extreme right in photo) takes his 12 sales people on a tour of all used houses listed the preceding week. Each salesman estimates the market value of each house seen; then the estimates are averaged to get a suggested market price. Sherman says his system leads to quicker used-house sales (he sells more than 50 a month) because it helps convince owners that the realtor's suggested price is realistic. There's a publicity angle, too: Sherman's four-car caravan draws attention wherever it goes.





Is the average range top too high for the average housewife?

Yes, says California Builder Joe Eichler (Palo Alto, Los Angeles), who has lowered his countertop ranges from the standard 36″ (left above) to 30″ (right). Eichler says the 30″ height is more convenient for the average woman (5′4″ in shoes), and people seated at the breakfast bar can reach the lower range easier. At Cornell University's Housing Research Center, Glenn Beyer says: "I know of no studies on range heights, but I am sure the standard 36″ is at least 4″ too high."



A model in a shopping center is boosting sales in Puerto Rico

That is what Ibec Housing Corp reports after fast sales of its newest model built in a San Juan shopping center. The three-bedroom house sells for $13,400 to $14,400, Ibec's highest price in Puerto Rico. Ibec has built 5,000 Puerto Rican houses since 1954 and plans 2,000 more, including 234 like the model above.

"Don't let your buyers make decisions for you"

That advice comes from Washington Builder Milton Kettler, who insists that once a house is sold "buyers want to think of the builder as a professional and want him to make decisions for them."

Says Kettler (whose firm has built about 200 higher-priced houses in the capital and Maryland the past three years): "You have to be businesslike once you have sold a house to keep buyers from driving you crazy over changes. We have learned that a firm stand and a positive approach are what buyers really want.

"For example, we used to ask a buyer to go to the decorator to select his wallpaper pattern, but this took forever. Next we sent the house plans to the decorator, instead of direct to the buyer, thinking this would get the buyer over to the decorator fast. It did, except that all the buyers wanted to go over on Saturday and the decorator didn't want to see them Saturdays. So we started sending these people specific appointment hours on weekdays—and they keep their dates. They think we are organized. They don't want to upset our operation.

"And we no longer ask the buyer what he wants us to do when an appliance or material specified in the contract is no longer available. We simply give him an alternate door, for example, and a time limit to make up his mind. We seldom get any resistance."

Kettler has another way of "keeping people off our necks with complaints." A Kettler salesman "must settle a buyer's complaint before the salesman leaves the house." So far Kettler has never had to go back on a salesman's word.

Survey among housewives attracts more viewers

Builder Joe J. Danna of Richardson, Tex. practically guaranteed a big turnout at his model showing by conducting a big survey in the Dallas area. First he sent questionnaires to 5,200 women asking their preferences on products and materials, then used the preferred items in his model and advertised it as a survey-based model. He not only won attention from the housewives but drew wider attention through newspaper publicity about the study.

Tip from a small builder: "Get the foundation right"

Five-house-a-year Builder John Booth of Hamden, Conn. who subcontracts all work ("because subs have better men than I could keep year-round") makes his closest check on foundation work. He operates his own transit, gets everything right. Says Booth: "If the foundation is not right, then everything will get fouled up all along the line. If it's right, all the later work can be spot-checked with little danger of serious problems." /END

Exclusive

LOCKING-BY-KNOB

Only Weiser locks have one-hand locking by knob movement. No buttons to push—no levers to turn. Just a simple push-turn action of the entire knob to lock. Insist on Weiser "locking-by-knob movement" locks for the homes you build. Your customers will appreciate it.





WEISER LOCKS

WEISER COMPANY • SOUTH GATE, CALIFORNIA

WEISER



Up goes *Durethene*®...out stays dampness!

EVERY NEW HOME SHOULD BE "DURETHENE" DRY



Display the colorful Desert Dan certificate in your new homes to tell buyers the foundation is "Durethene" Dry for life. Available from your dealer.

Make your new homes "Durethene" Dry with DURETHENE polyethylene film and owners can forget about ugly, damaging foundation dampness for the life of the home. Installed under and around foundations, DURETHENE provides permanent protection against moisture seepage. It is quick and easy to install, cuts labor costs and reduces expensive call-backs. "Durethene" Dry homes are easier to sell because a permanently dry foundation is one good sign of quality construction.

DURETHENE polyethylene film is nationally advertised in magazines like *The Saturday Evening Post, Newsweek, The Wall Street Journal;* so new home buyers will be looking for the Desert Dan certificate (available from your dealer) that tells them the home they inspect is "Durethene" Dry. DURETHENE is also ideal for flashing, crawl space, closing in material, cement curing, floors, ceilings and foundations. It is FHA-approved and comes in convenient widths up to 40 ft., 100 ft. long, black or clear, 4 or 6 mil. For the name of your nearest DURETHENE dealer, write Koppers Company, Inc., Durethene Plant, 7001 W. 60th St., Chicago 38, Ill.

KOPPERS *Durethene*® POLYETHYLENE FILM

Bring women your way with PREWAY—*as astute builders do*



WAY Bilt-In Appliances have an uncompromising air of elegance ight in. They LOOK EXPENSIVE. And they do cost more . . . but, now, quality always does! However, over the years . . . and built-ins manent installation . . . PREWAY will save you money through ee performance. The builders of quality homes know this fact, too PREWAY as the finest, most dependable, most complete line of built-ces. Look for PREWAY Bilt-Ins . . . and write for a full color folder verything that PREWAY makes. It's yours for the asking.

PREWAY'S UNIQUE PROVINCIAL COPPER

A very special hand-rubbed process of color application gives PREWAY'S copper a mellow "old world" look . . . a lovely MATCHED finish for all Bilt-Ins that's exclusive and unduplicated elsewhere.

PREWAY®

Inc. 7460 Second Street, North, Wisconsin Rapids, Wisconsin
Since 1917 . . . Pioneer manufacturer of built-in appliances.
MEMBER OF BRAND NAMES FOUNDATION

REWAY puts LIFE into your kitchen presentation

along with Better Homes and Gardens and Parents' Magazine all in full color ads

You quickly get away from commonplace competition, Mr. Builder, with Preway Bilt-In ances — for this is the line that gives your kitchen added luster . . . makes it fresh, bright, distinctive . . . makes it shine with VISIBLE VALUE that carries decisive impact with women. Preway provides the look of luxury for the kitchen because Preway is the only line com- y design matched, completely color matched in all five built-in appliances. There are no hades," no mis-mates, no make-shift adaptations. It's a great story of UP-GRADED QUAL- tell — and demonstrate — because Preway has the features, the firsts, the finest in con- on that spell out SUPERIORITY.

Put these solid selling advantages to work for you. Get the prestige of Preway advertising, power of Preway's point of sale promotion. In a phrase, bring women your way with y — the pioneer leader in built-in appliances with the most complete line to draw on. find everything you want and need from one source with one individual responsibility d it. There is a Preway distributor near to serve you. Write for full information.

EWAY **INC.** — 2460 Second Street, North, Wisconsin Rapids, Wisconsin

SINCE 1917 — Pioneer manufacturer of built-in appliances . . . refrigerator-freezer combinations, gas and electric ovens and surface units, ventilating range hoods, dishwasher.

PREWAY ADVERTISING For Spring 1960

Full color ads, like the LIFE ad you see here, are scheduled for these influential magazines. Merchandising tie-ins and mounted reprints are available to builders.

Better Homes and Gardens . . April
LIFE . . . . . May 16
Parents' Magazine . . . . . June

PREWAY Bilt-Ins are featured in PARENTS' Magazine-LU-RE-CO house for 1960.

• • •

MEMBER OF BRAND NAMES FOUNDATION

Our Great Renewable Resource...



West Coast Lumber Helps America's Families Live Better ...through House Beautiful



America's leading home-owning families are being constantly sold on the values of Douglas Fir, West Coast Hemlock and Western Red Cedar through West Coast Lumbermen's Association advertising in House Beautiful.

For House Beautiful is the preferred magazine of America's Pace Setter families – the families who set the tastes and establish the trends in new home designs in communities all across the country.

Their incomes (average: $15,715), and their deep and abiding interest in everything that contributes to better living, make them top prospects for any building material. West Coast Lumbermen's advertising in House Beautiful, with a readership audience of over 4 million, is doing a job for you that cannot be equalled by any other kind of advertising.

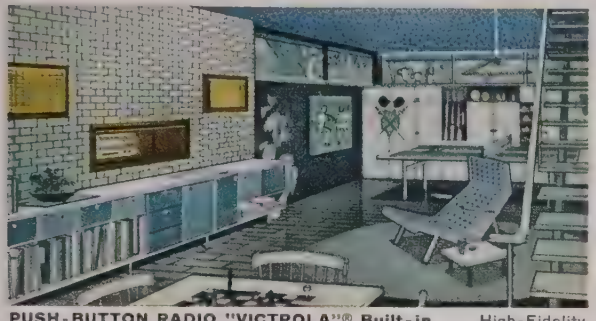
House Beautiful

A HEARST KEY MAGAZINE, 572 MADISON AVENUE, NEW YORK 22, NEW YORK

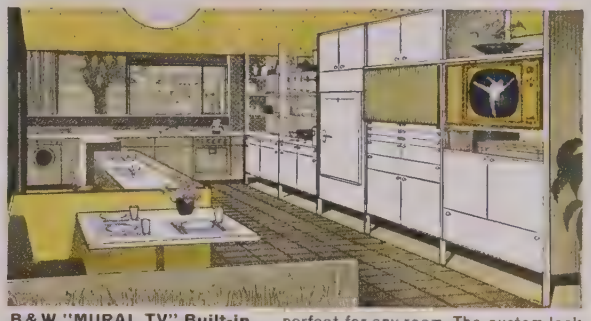


ANOTHER WAY RCA SERVES YOU THROUGH ELECTRONICS

LIVING COLOR "MURAL TV" Built-in . . . entertainment at its best. The magic of color, plus superb B & W reception. Simplified color-quick tuning mirror-sharp picture, 3-speaker Panoramic FM sound, adaptable for stereo. DK 107 frame for rear ventilation, with front ventilation design also available.



PUSH-BUTTON RADIO "VICTROLA"® Built-in . . . High-Fidelity Stereo. Stereo 4-speed record changer that slides out for easy loading, stereo AM-FM Tuner, visual Stereo Balance Control, 2-in-1 supercharged chassis with 58 watts of power. BK 2 shown with DK 109 Panoramic Sound, 3-speaker units. (®RCA Trade-Mark for Record Players)



B & W "MURAL TV" Built-in . . . perfect for any room. The custom look plus convenience of "Wireless Wizard" remote control. Full-feature monochrome performance—25% brighter picture. 3-speaker Panoramic sound. DK 103 front ventilation, rear ventilation type available, too.

You can design home entertainment into the house itself

RCA VICTOR BUILT-IN TV and STEREO ADD EXTRA BUYER-APPEAL

Built-in Television and Stereo units let you design family comfort and convenience into your homes . . . instantly available for pleasure, out of the way for living ease. They give buyers extra value . . . are so easy for builders to fit into house plans. And with RCA Victor quality you offer the prestige of the most trusted name in Electronics.

RCA Victor Built-in units are engineered for top performance and dependability, in a complete line of fashion-leading styles . . . expressly designed for installation into walls, permanent room dividers, or in cabinets and closets.

Experienced RCA Victor sales engineers are ready to discuss plans, models and costs with you . . . working with you to design the home-entertainment centers best suited to your plans. Send coupon today!

RCA VICTOR
Tmk(s)®

The most trusted name in Electronics

RCA Sales Corporation
Box 1226—W
Philadelphia 5, Pa.

Please send full information on RCA Victor Built-in TV and Stereo.

Name_____ Title_____

Company_____

Street_____

City & State_____



Free...from Caloric... color-coordinated kitchens by Beatrice West

Famous design and color consultant, Beatrice West, color-plans your entire kitchen free—from top to bottom—when you buy Caloric. She coordinates the colors of Caloric gas appliances with floor covering, wallpaper or paint, counter tops, and accent colors . . . creating kitchens where women feel "at home" . . . to work . . . to live . . . to entertain.

In addition to Miss West's expert color-planning, you have the quality and beauty of Caloric's built-in gas ranges selling for you. In a variety of sparkling decorator colors, they boast enticing Gold Star features like the Thermo-Set burner, meat thermometer, automatic clock-controlled oven, and roto-roaster rotisserie.

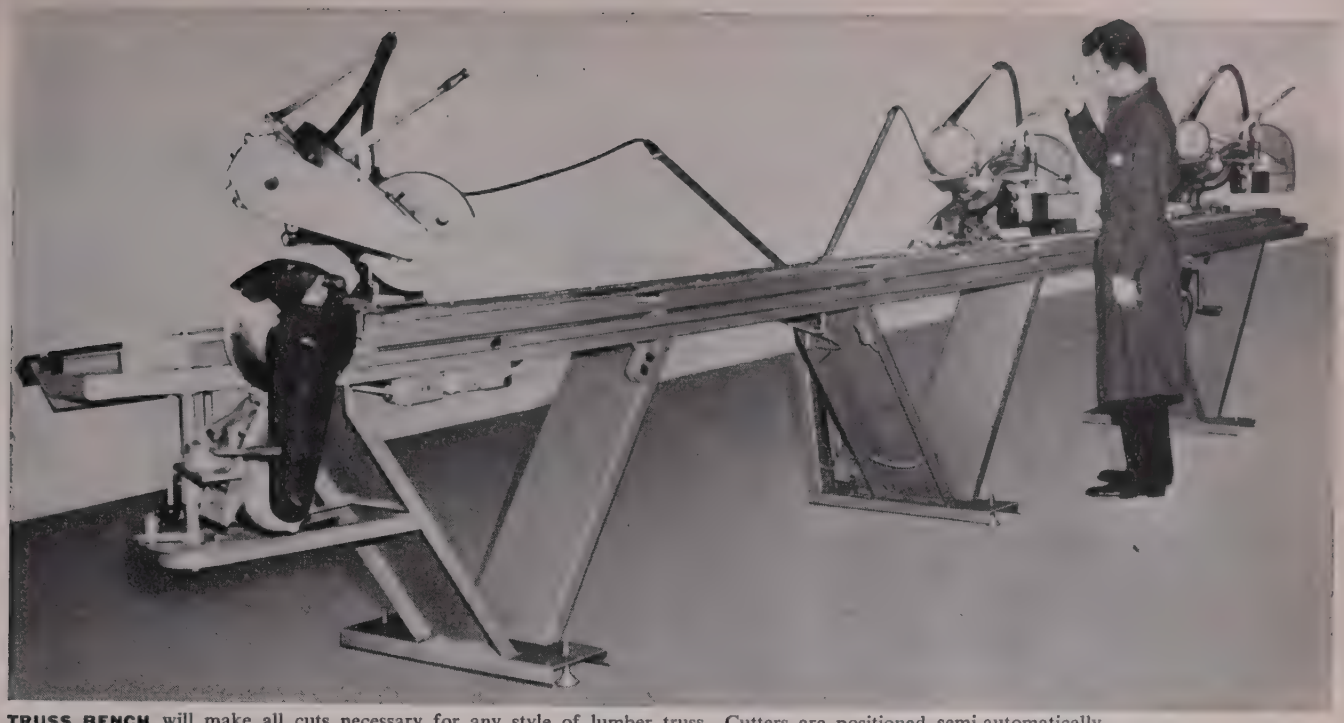
Also, there are Caloric's twin-light ventilating hoods—easily installed without loss of cabinet space. They feature double-blower fans with built-in filters to remove cooking odors, banish grease, purify air.

Caloric®

And you can choose Caloric sinks in sin- or double-bowl styles, all with smooth c- tours and acid-resistant porcelain-enamel - ishes for easy cleaning. Both sinks and ho s come in colors that match the built-ins to permit all-over color coordination.

Contract now for the extraordinary ho- selling power of Caloric gas appliances cou i with kitchen color-coordination by Beat e West. You'll be backed by a complete r- chandising program . . . ideas for sell , aggressive public relations, and stimula displays. Write today for more informat , or contact your Caloric representative.

CALORIC APPLIANCE CORPORATION, TOPTON, PA. RANGES • BUILT-INS • DISPOSERS • SINKS • HOO



TRUSS BENCH will make all cuts necessary for any style of lumber truss. Cutters are positioned semi-automatically.

With this new machine, one man can trim, miter, and notch a truss in four minutes

Truss packagers get four distinct advantages from the use of Turn-A-Bore's new machine, claims the president of the company, Paul Stevens:

1. Workmen can make trusses of any style, in any span or pitch, without using pattern boards or templates, or without repeated reference to specification sheets.

2. The time needed to saw and rout the members is cut from about 30 minutes to less than four minutes.

3. Parts are cut precisely, making assembly quick and easy.

4. Scrap from operator error or miscalculation is eliminated.

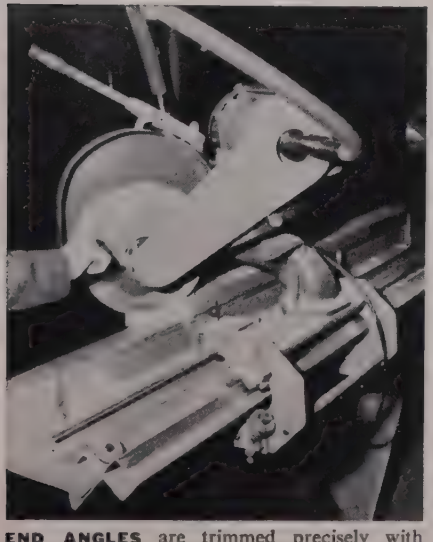
Running the machine is said to be only a semi-skilled job; it requires only one operator and he can be trained in half a day.

Turn-A-Bore, Fort Worth.

For details, check No. 4 on coupon, p 304



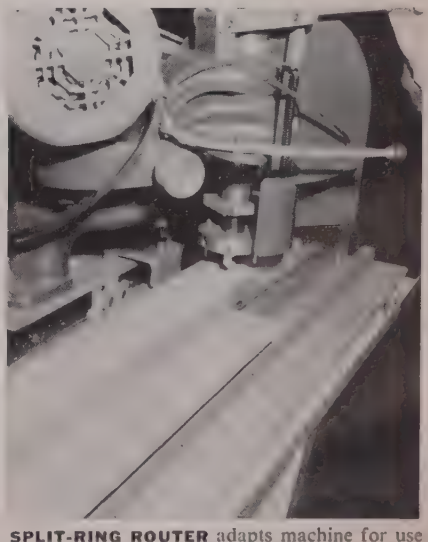
SPAN AND PITCH of truss are set on this indicator panel by rotating a front-mounted crank. This sets angle and depth of cut.



END ANGLES are trimmed precisely with swinging-arm crosscut saws. Saw assembly moves along bench on roller rails, right.



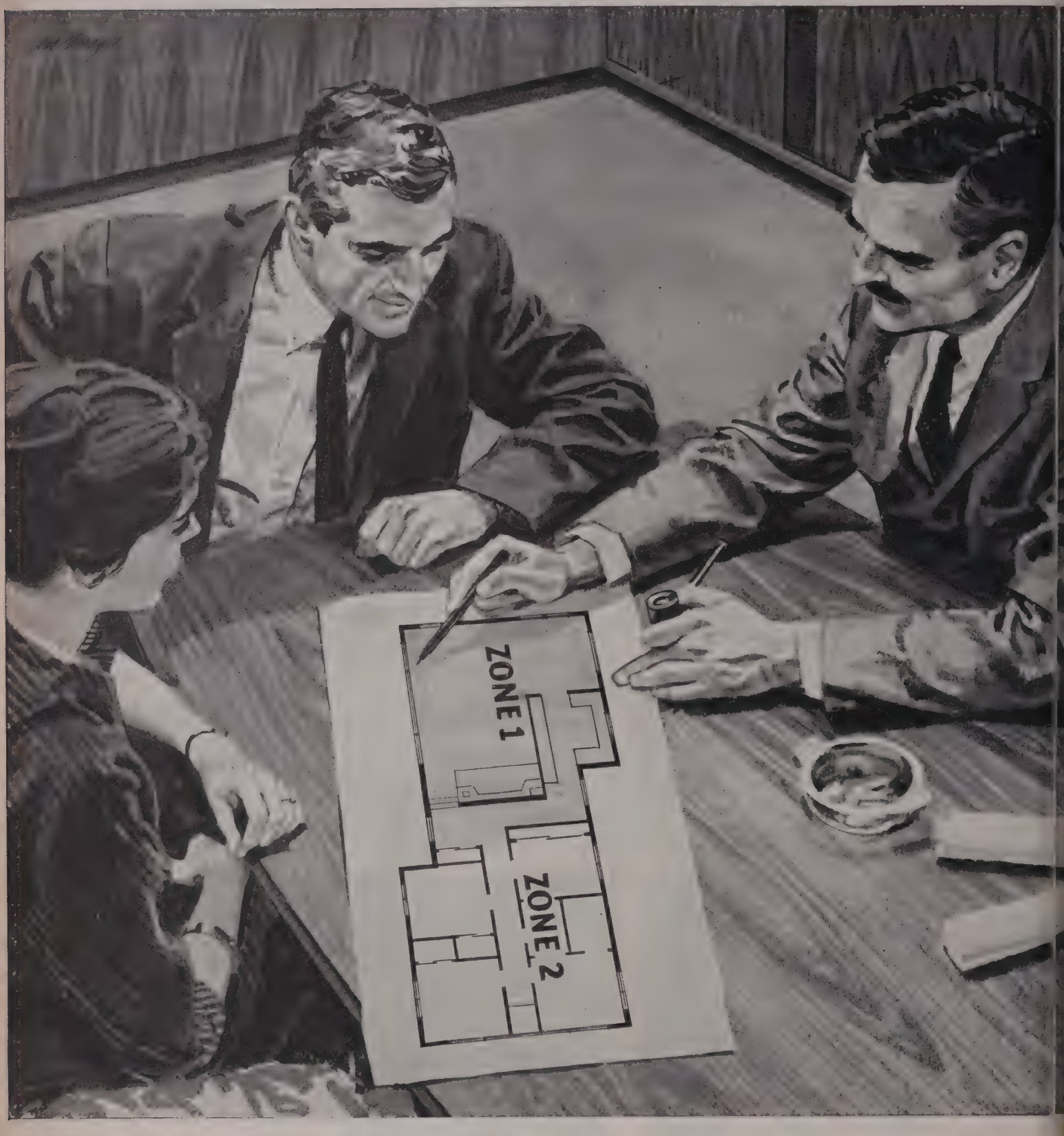
RAFTER NOTCHES are cut in one pass. The manufacturer claims all cuts are so precise, repeated parts are fully interchangeable.



SPLIT-RING ROUTER adapts machine for use in Teco system. Machine will cut members for use in any fabrication system.

New Products continued on p 218

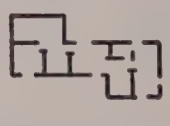
Zone your homes fo



THESE QUALITY-HOME FEATURES CALL FOR COMFORT-ZONING



Picture windows often mean greater heat gain or loss.



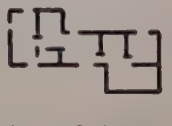
Spread-out plans cause temperature differences.



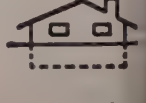
Split-level homes are a puzzle for one thermostat to handle.



Rooms over garages often need extra heating or cooling.



Living and sleeping areas require different temperatures.



Recreation or fam rooms require t lored temperatur

maximum comfort per square foot!

lew Honeywell Comfort-Zoning ssures whole-house comfort, adds xtra value to quality homes

w you can impress quality-home buyers with comfort that is ed to match their way of living. In quality homes, such irable features as spread-out floor plans and split-level designs en make it impossible for a standard heating system to pro- e uniform comfort in every area. Only zone control assures ole-house, maximum square-footage comfort.

Show your prospects how zone control divides their home o comfort zones. Point out the thermostat in each zone that vides heating or cooling to that zone according to its own ividual comfort needs. And explain that they can be com- tably warm in the living area and pleasantly cool in the sleep- area all at the same time.

Zone control can be accomplished in 4 ways: (1) with two naces, each serving one or more zones and thermostats; (2) h one furnace serving two or more zones and thermostats; with one boiler serving two or more zones with separate rmostats and valves; and (4) with one boiler serving two nore zones with separate thermostats and circulators.

ee how Honeywell Zone Control helps you sell homes. n to *comfort-zone* the next homes you build. And get full in- nation on *comfort-zoning* from your nearby Honeywell office. write Honeywell, Department HH-4-78, Minneapolis 8, Minn.

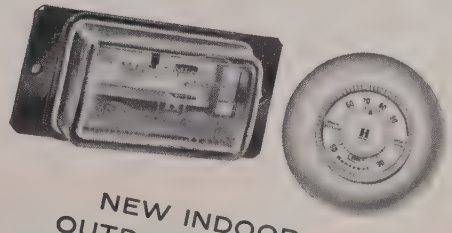
YOUR CONTRACTOR to give you all Honeywell controls on r heating and air conditioning systems. Honeywell controls matched to work together. They are built to provide maxi- n safety, comfort and economy. And they are backed by rful national advertising in *Better Homes and Gardens, House Gardens, House Beautiful,* and *Sunset.*



NEW HONEYWELL WEATHER STATION

At last, you'll have visual evidence of quality air conditioning in the living area of the home. And prospects will love the way this smart master control panel puts them in complete command of their indoor climate. At a glance they can check indoor humidity and both indoor and outdoor temperatures. At a touch they can pre-set day and nighttime temperatures to change whenever they wish. There's a barometer to help them forecast weather changes. And special lights to warn them of a clogged filter and similar minor disorders they can correct themselves.

The Honeywell Weather Station is one of the most dramatic new sales features you can offer in your homes.



NEW INDOOR-OUTDOOR SYSTEM

House hunters will be fascinated with the way this low-cost control system actually anticipates their comfort needs. Here's how it does it! An outdoor thermostat senses a change in wind, sun and temperature and signals this information to an indoor thermostat. The indoor thermostat then lowers or raises room temperature accordingly. Your home buyers won't notice changes in the weather because the system compensates for it.

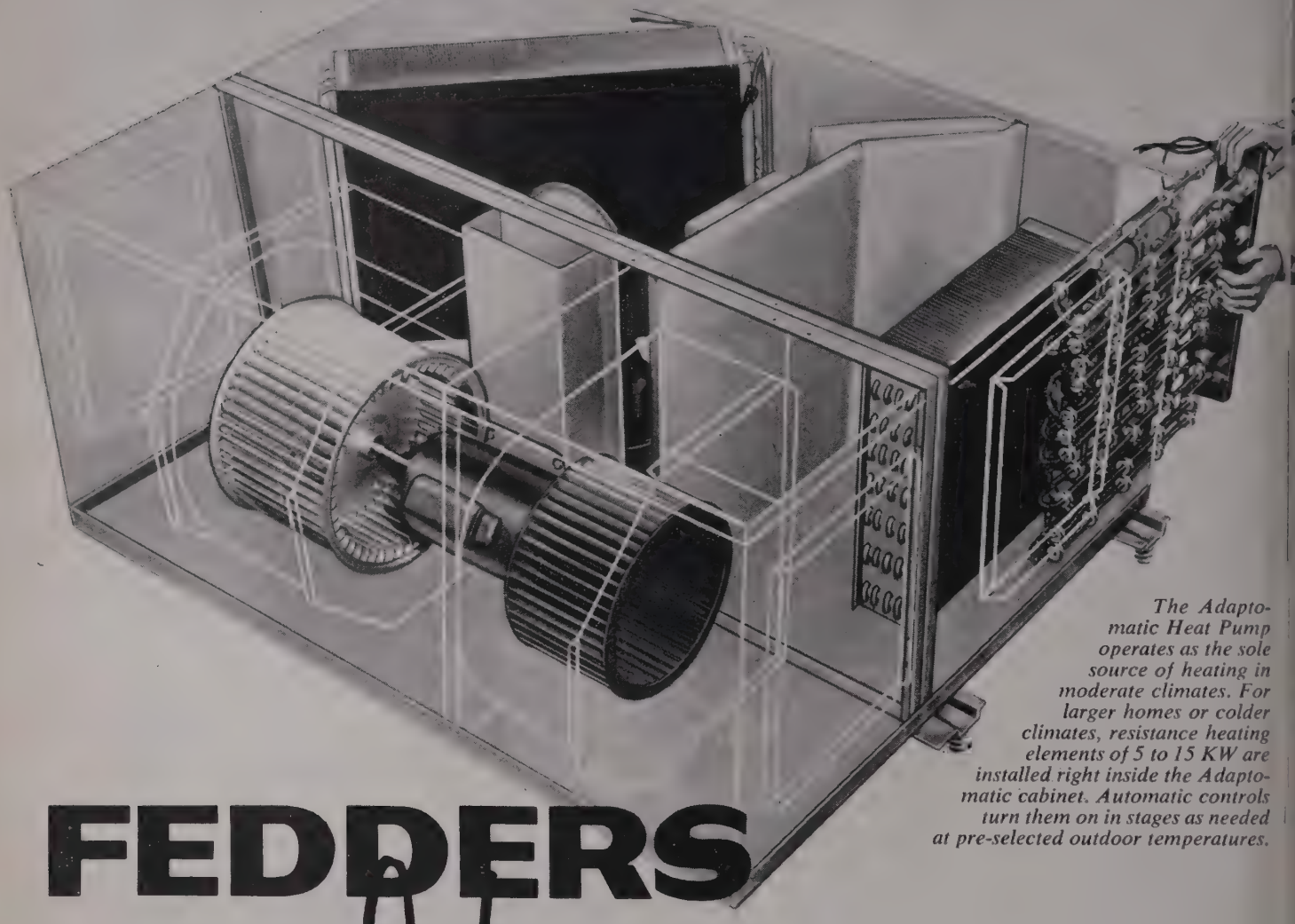
With this new Indoor-Outdoor System you have your choice of many of Honeywell's complete line of thermostats—including the new Diamond Jubilee model of the famous Honeywell Round.

Honeywell

First in Control

SINCE 1885

"CLEAN"...."SAFE"...."MODERN"–everythin

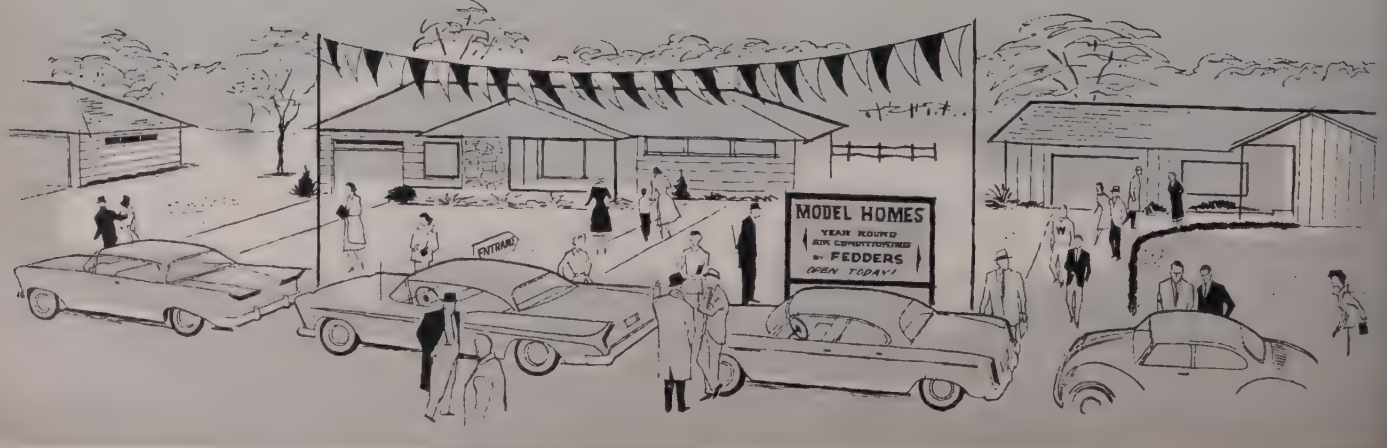


The Adaptomatic Heat Pump operates as the sole source of heating in moderate climates. For larger homes or colder climates, resistance heating elements of 5 to 15 KW are installed right inside the Adaptomatic cabinet. Automatic controls turn them on in stages as needed at pre-selected outdoor temperatures.

FEDDERS

Adaptomatic

HEAT PUMP | AIR CONDITIONER



ou can say about forced air electric heating...plus

THE BIG FEATURE

that really sells new homes

We beg your pardon. Right or wrong, buyers expect the heating plant in a new home, any new home, to be "clean", "safe", and "modern".

You're resting your sales efforts on a pretty fragile base, if electric heating is the biggest thing you have to offer in 1960. It's almost impossible to drum up merchandising excitement about a commonplace that every builder in town (aided and abetted by competing utilities and fuel dealers) is promoting as loudly and eloquently as you are.

BUT WHEN ELECTRIC HEAT PLAYS ITS PROPER ROLE as part of a bigger package—air conditioning in summer, electric heating in winter—it really makes sense dollar-wise and sales-wise. You feature the most-wanted of all new-home features—*whole-house air conditioning*. You answer all the questions, overcome all the objections to ordinary electric heating. You can sell from a merchandising platform that works wonders in newspaper ads...on site signs...in model homes—*the year 'round comfort system of the future.*

The Fedders Adaptomatic Heat Pump makes all this possible without blowing your construction budgets out of line. It costs no more installed than a good conventional heating system. As a result, it is being featured as standard equipment in homes selling for as little as $10,000.

IN ADDITION TO WHOLE-HOUSE SUMMER COOLING by one of the best-known most respected brands of household air conditioning, the Fedders Adaptomatic Heat Pump offers the most comfortable, most economical kind of electrical heating. It permits controlled air circulation and humidification, the two drawbacks to which regular electric heating is vulnerable. And you can easily demonstrate and document that the Fedders Adaptomatic Heat Pump gives lower winter operating costs than any other system of electric heating. (Its electric heating elements operate only in extreme temperatures—at other times, operating on reverse cycle, each watt of current turns out many more BTU's than resistance heat.)

A record of thousands of successful installations all over the U. S. and in homes of every price, puts the Adaptomatic Heat Pump Air Conditioner in a class by itself price-wise and performance-wise. Your local Fedders representative has a plan to help you test the selling power of the Adaptomatic Heat Pump in your model home. Mail the coupon below for details.

FEDDERS CORPORATION
Department HH4-0
Maspeth 78, New York

Gentlemen: Please tell me how I can test the sales power of the Adaptomatic Heat Pump in my model home.

*Name*_____

*Firm*_____

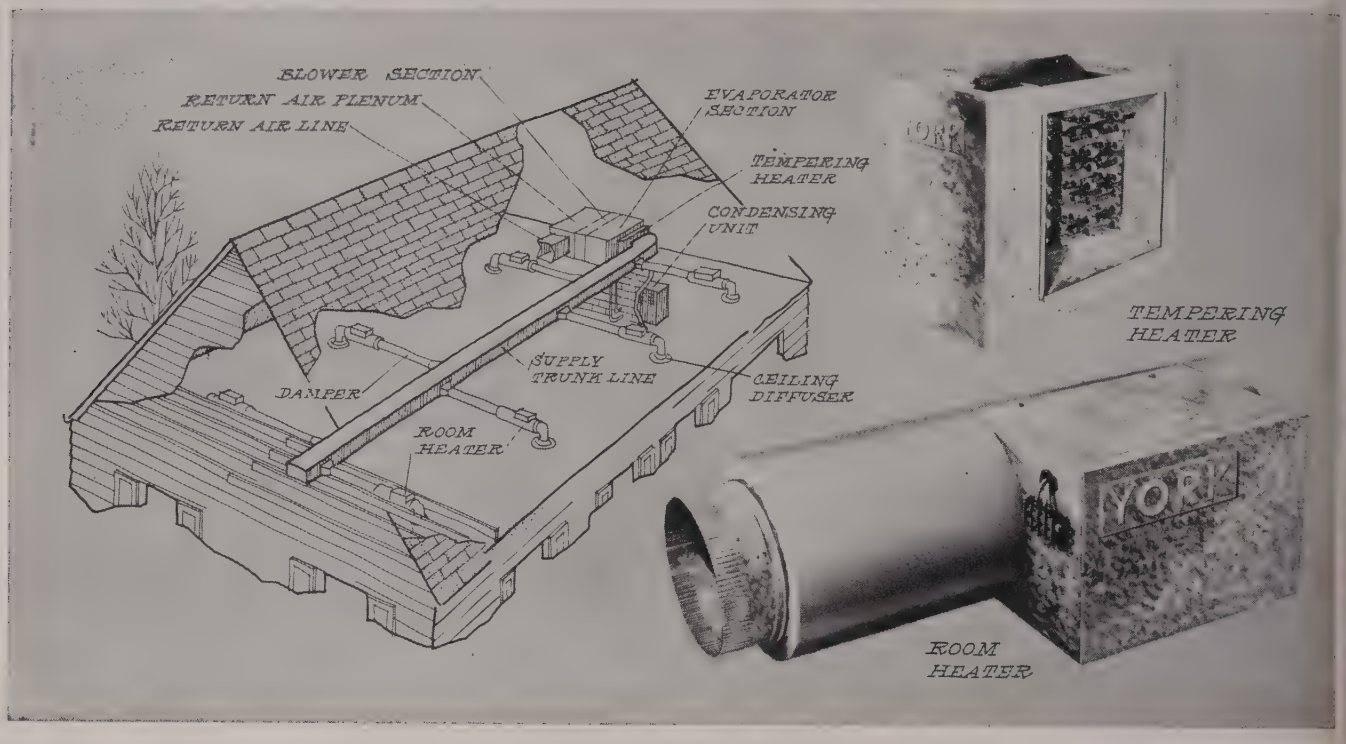
*Street*_____

*City*_____ *Zone*____ *State*_____

start on p 213

ELECTRIC HEATING — here are ducted-heat systems

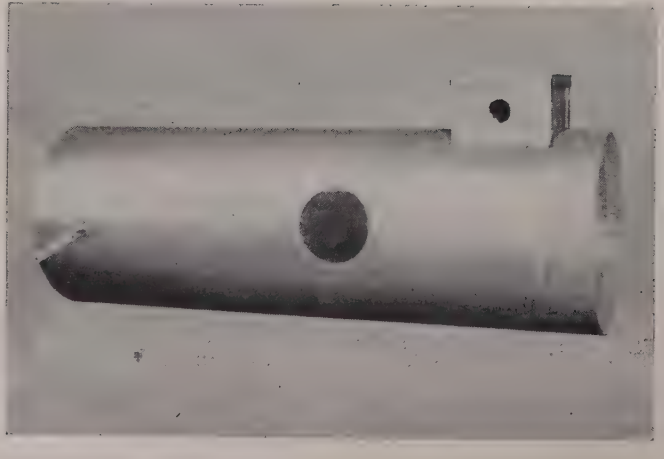
Warm-air heating manufacturers are now getting into the electric heat business and this is the kind of equipment they are offering for air-handling systems. For reviews of Majestic and Lennox systems announced earlier, see H&H, Mar '59, July '59.



York division of Borg Warner has taken an approach to electric warm-air heating that combines the virtues of room units and central systems. Instead of a central bank of modulated elements, York mounts 2,500-w elements in ducts just before the room outlet diffusers. Thus, they offer room-by-room zoning, which has been electric heat's biggest advantage, plus the better circulation, cleaner air, better humidification possible with a moving-air system. In York's system, air handling is supplied by a central air conditioner which blows, cleans, and dehumidifies the air. A tempering heater (7,000-w or 9,000-w) prewarms the air at the central unit. System is fully flexible: individual units can be modulated; dual compressors offer two-stage cooling; combination of cooling and heating offers reheat dehumidification. Insulated ducts work well in attic or crawl space.

York, York, Pa.

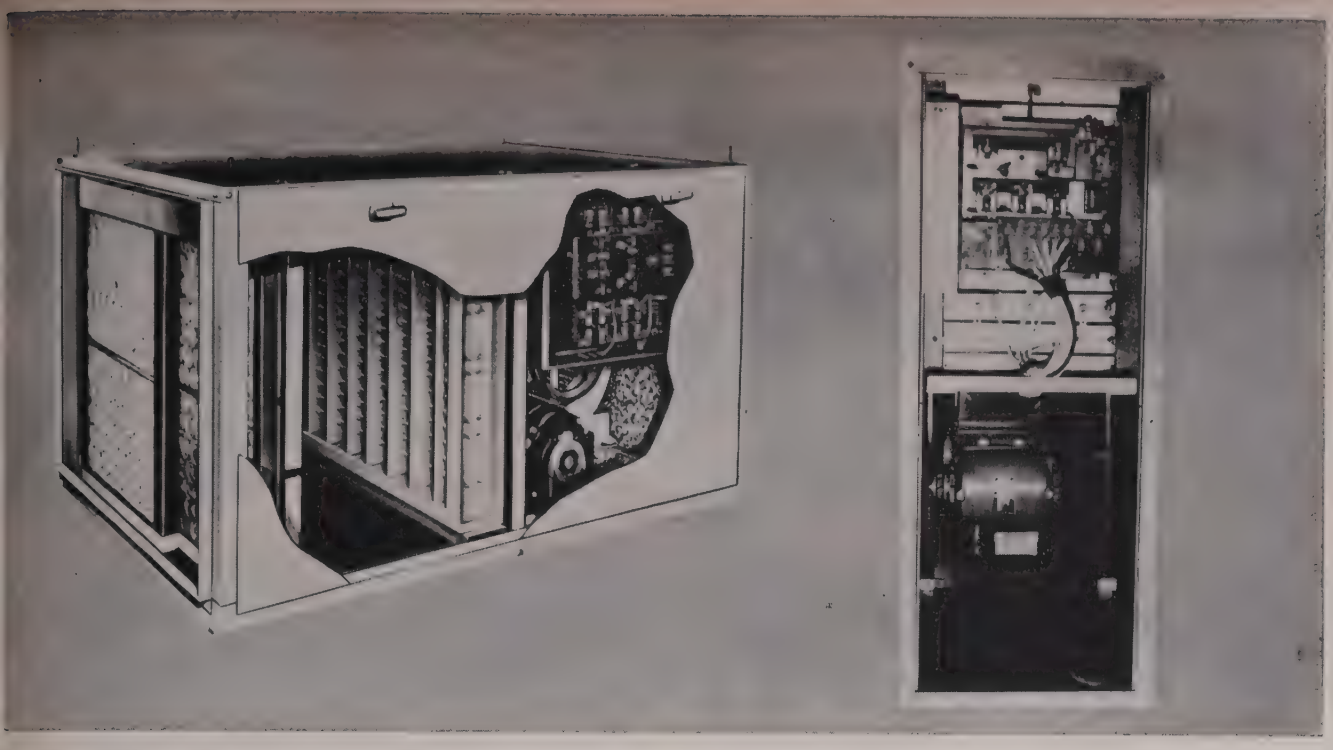
For details, check No. 5 on coupon, p 304



Williamson system is designed to add electric heat to company's console, hi-boy, companion, or self-contained Condaire cooling units, or, where cooling is not wanted, to give ducted heating with a specially designed horizontal blower. Heating capacities meet most residential and commercial demands: five sizes are available putting out from 4,700 to 15,450 Btu for wattages of 1,383 to 4,530. Variable speed blowers run from 600 to 3,000 cfm. All units are 24″ long, are 5″, 6″, 7″, 8″, or 9″ in diameter depending on wattage. Each can be thermostat controlled for room-by-room zoning.

Williamson Co, Cincinnati.

For details, check No. 6 on coupon, p 304



Mueller Climatrol has supplemented its heat-pump line with an 81,840 Btu resistance furnace. It uses four 6,000-w elements, controlled by a four-stage sequencer, to give modulated heat. Large centrifugal blower is belt driven off a variable-speed sheave. Motor is resilient-mounted; blower is dynamically and statically balanced. Casing is heavy gauge steel, insulated for heat and sound. Horizontal design (above, left) allows the unit to be hung in crawl space, basement, utility room, or attic, operated with or without a duct system. Filter rack and filters are included with the furnace. Downstream section of case has built-in coil hangers and drain pan so cooling can be added easily.

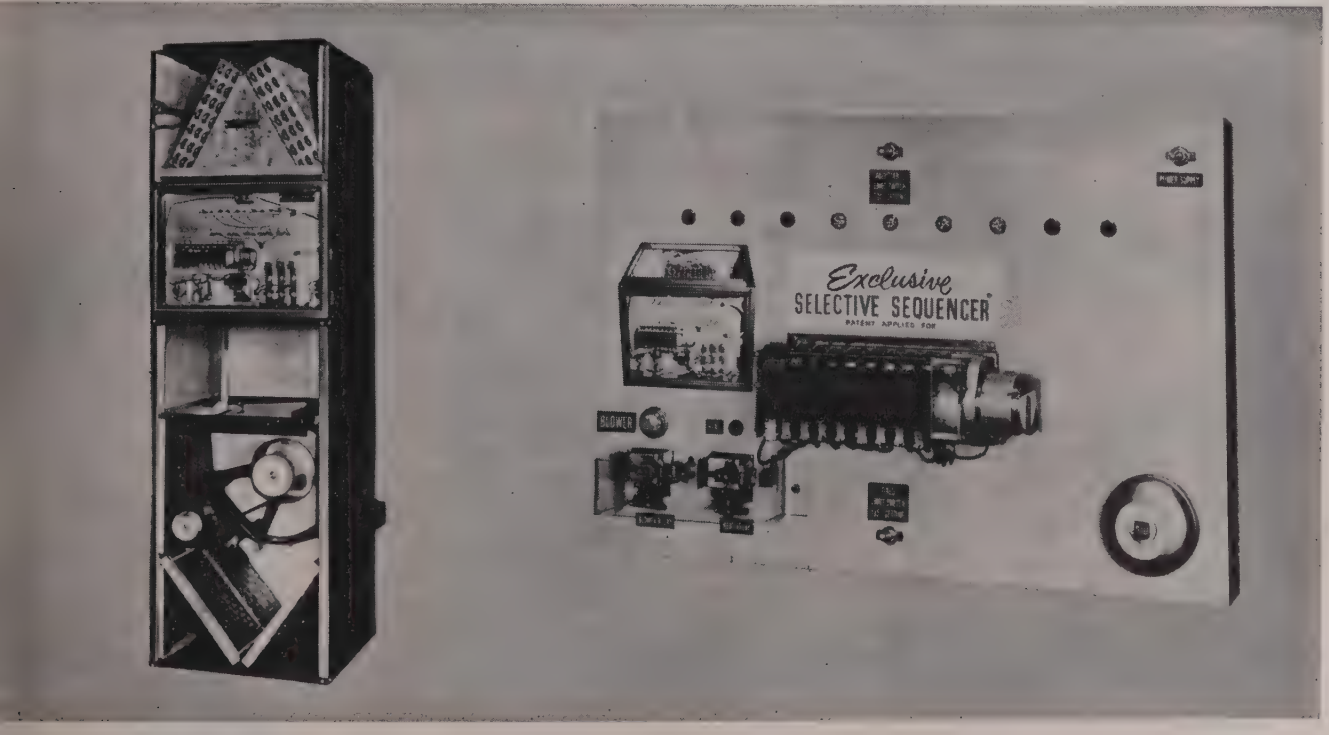
Mueller Climatrol, Milwaukee.

For details, check No. 7 on coupon, p 304

American Standard makes its electric furnace in two cabinet sizes, three capacities, and in either upflow or downflow models. Four banks of heating elements are staged to give modulated control to meet the heat demand. Furnaces are factory-wired to give 82,000 Btu but may be adjusted in the field to give 41,000 or 61,500 Btu. Steel casings are insulated for heat, sound, and moisture with ½″ foil-faced spun glass and Quilt-Cote undercoating. Smaller case is 46″x30″x19″, will take ¼-hp, 1200-cfm blower to handle bigger cooling loads. Both operate on 240 v, draw 12,000 to 24,000 w. For closet installation, both allow zero clearance at back and sides, 6″ clearance at front and top.

American-Standard, New York City.

For details, check No. 8 on coupon, p 304



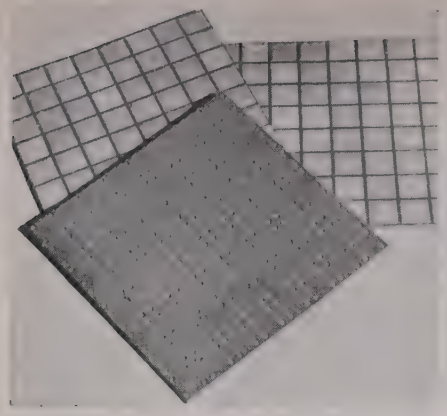
Stewart Warner has the most completely modulated electric furnace on the market. Most systems offer four-stage heating. S-W's Selective-Sequencer cuts heat in or out in nine-step sequence. As the thermostat calls for heat, elements come on one at a time; as demand is satisfied, units start cutting out. In case of power failure, sequencer reverts to start-up situation, builds load gradually as power comes back on so as not to overload system. Various models give 23,000 to 92,000 Btu output on 208-v, 220-v, or 240-v current. Blowers have adequate capacity for summer cooling. Furnaces come in upflow, downflow, or horizontal models. Heating sections are all 22″x22″x16″.

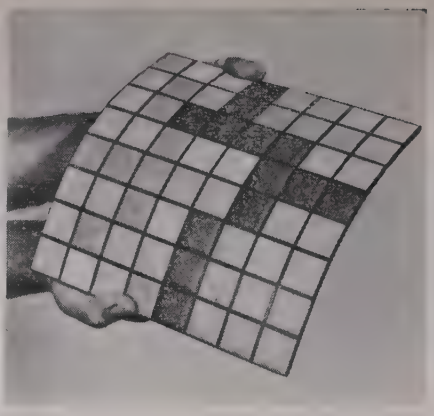
Stewart Warner, Lebanon, Ind.

For details, check No. 9 on coupon, p 304

New Products continued on p 220

start on p 213







Flexible tiles join virtues of ceramic and rubber

Tiles 1″ square are bonded in a synthetic rubber matrix, left, to form a 9″ tile that flexes, center, and blends into full mosaic floor, right. Floor offers greater comfort (it's softer under foot), greater durability (there's no grout to chip out), and longer wearing (surface is ceramic). Installation savings offset slightly higher materials cost. Cost in place: about $1.25 a sq ft.

US Ceramic Tile, Canton, Ohio.

For details, check No. 10 on coupon, p 304



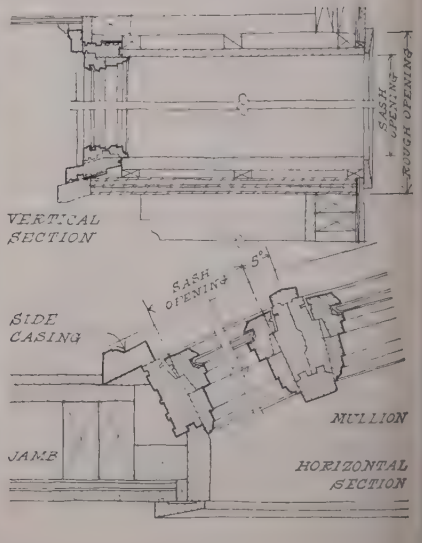
Center-drain tub cuts fixture inventory

AllianceWare's new enameled steel tub makes right- or left-hand installation possible with one model. New tub coordinates with company's Cat Cay line, fits standard 5′ recess. Designed to be wall hung, tub has a 1″ leakproof wall flange and a full-length grab rail. Like other Cat Cay fixtures, tub comes in yellow, gray, tan, blue, pink, green, and white. Model shown is prototype: production model will have drain at back wall.

AllianceWare, Alliance, Ohio.

For details, check No. 11 on coupon, p 304





Quality bay is made from stock parts

Andersen has solved many cost problems of bow window construction by assembling its new Casement Radial Bay from stock sash, mullions, and casings (details, left). Windows are made for 1′10½″ or 1′6″ sash in five to seven sash bays. Sash can be single or double glazed, give two-point seal at both jambs. Only side casings and extension jambs need custom fitting.

Andersen Corp, Bayport, Minn.

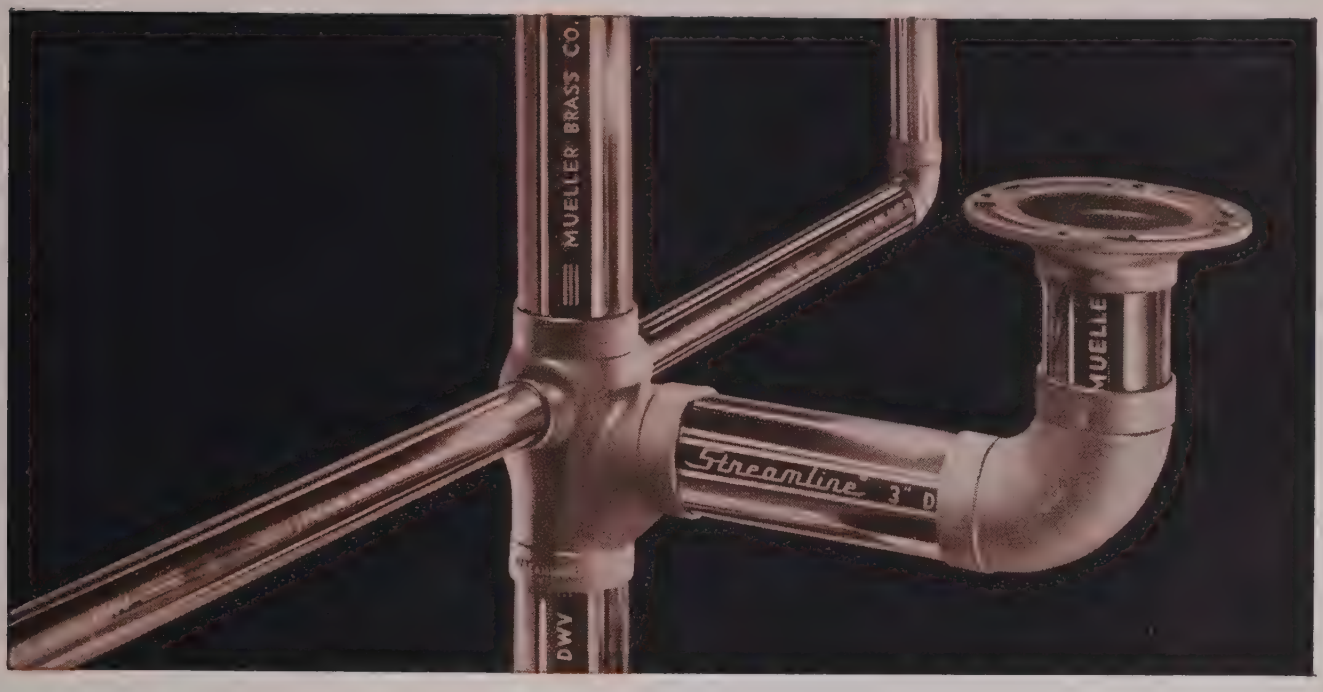
For details, check No. 12 on coupon, p 304

New Products continued on p 225

Streamline® DWV* COPPER

*(DRAINAGE, WASTE AND VENT)

TUBE AND SOLDER-TYPE FITTINGS CAN SAVE YOU UP TO 15% AND YOU GET A BETTER INSTALLATION TOO!



You can install STREAMLINE DWV COPPER TUBE AND FITTINGS at savings up to 15% and get the most modern drainage system possible . . . a compact, space-saving system that's lightweight, sanitary, non-rustable and clog proof.

COMPARISON WITH RUSTABLE MATERIAL PROVES INSTALLED COST OF STREAMLINE DWV COPPER TUBE AND FITTINGS *IS LOWER!**

3" ALL COPPER DWV DRAINAGE INSTALLATION

	COST TO PLUMBING CONTRACTOR
Stack Fittings and Tube	$62.46
Drainage Branch Lines	50.89
Solder and Flux	1.31
Labor	60.00
TOTAL COST OF INSTALLATION	$174.66*

3" GALVANIZED AND DURHAM DRAINAGE INSTALLATION

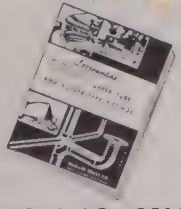
	COST TO PLUMBING CONTRACTOR
Stack Fittings and Pipe	$53.01
Drainage Branch Lines	30.91
Lead and Oakum	1.00
Labor	120.00
TOTAL COST OF INSTALLATION	$204.92*

3" IRON DRAINAGE INSTALLATION

	COST TO PLUMBING CONTRACTOR
Stack Fittings and Pipe	$26.52
Drainage Branch Lines	30.78
Lead and Oakum	4.87
Labor	120.00
TOTAL COST OF INSTALLATION	$182.17*

*This comparison is based on actual material and labor costs in effect on January 7, 1960, in a mid-west metropolitan area of 75,000 population.

Complete technical information on Streamline DWV Copper Tube and Solder-Type Fittings is included in big, new 32-page Bulletin D-459. Send for your free copy today.



MUELLER BRASS CO.

MUELLER BRASS CO., PORT HURON 10, MICHIGAN

294



1 The exterior walls and ceilings are lathed, then partition lines located.



2 2″ metal floor runner is nailed in position to receive lath panels.



3 Safe-Edge® Cornerite is stapled ceiling to hold top of lath panels.

"This new partition adds 25 square feet to our homes— at no extra cost!"

"25 square feet... that's how much space we save in our 910 square foot home by using Gold Bond's new lath and plaster partition," says Dave Holtzman of Holtzman and Silverman, Detroit builders since 1919. "It makes an excellent wall, too. Two inches of solid lath and plaster give it a full hour of fire protection, good sound insulation, and more impact-resistance than any of the walls we've been using. And the price is right in line!"

It's the patented interlocking core that gives this exclusive Gold Bond partition the extra strength and fire protection. Ask your Gold Bond® Representative for the full story about it—or write Dept. HH-460 for free samples and technical bulletin.

NATIONAL GYPSUM COMPANY, BUFFALO 13, NEW YORK



a step ahead of tomorrow...

Gold Bond
BUILDING PRODUCTS



4 1″ long length gypsum lath is then erected. Edges interlock for strength.



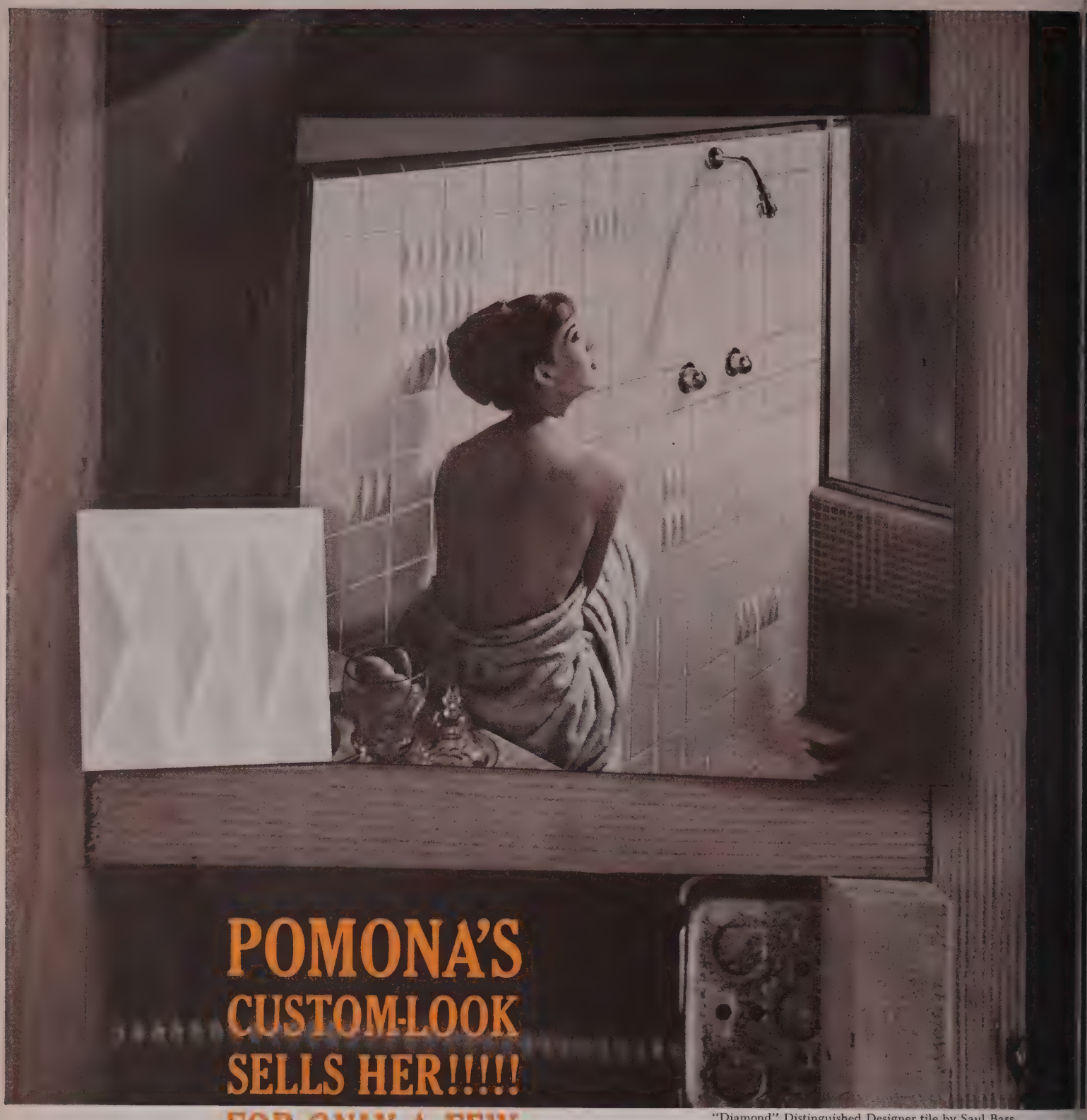
5 Safe-Edge Cornerite is stapled to the other side of lath at ceiling.



6 Dave Holtzman (left) inspects 2″ space-saving plastered wall.



Gold Bond Representative shows patented interlocking core to Ed Endert, Plastering Contractor.



POMONA'S CUSTOM-LOOK SELLS HER!!!!!

"Diamond," Distinguished Designer tile by Saul Bass.

FOR ONLY A FEW DOLLARS MORE

...And with the "lady of the house" Pomona's new "custom-look" in ceramic tile adds the fresh, unique appeal that makes *her* home different ... helps to sell her faster, easier. You can have this "custom-look" *for only a few dollars more*... here's how... Simply include a few of Pomona's new Sculptured or Designer Tiles (usually seen only in more expensive homes) in a field of economical standard tiles as seen above. Because Pomona has the most extensive selection of designs and colors, this custom-look can be achieved in large tracts with no two installations alike. A new illustrated Idea Booklet for the Builder outlines the Custom-look Program and other Pomona Sales Aids in detail. Ask your Pomona representative for a copy or mail the coupon below today.

POMONA TILE MANUFACTURING CO.

POMONA TILE MFG. CO.
629 N. La Brea Ave.
Los Angeles 36, California

☐ Please send your illustrated brochure on the "Custom Look in Tile" (No. HH-1)

☐ Please have a representative call on me with full information

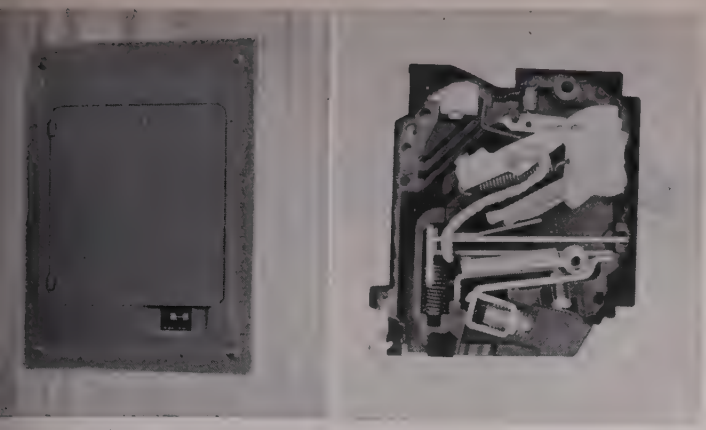
NAME _____

FIRM _____

ADDRESS _____

CITY _____ STATE _____

start on p 213



AKER BOX is neat, unobstructive. Breaker, right, combines thermal and mag- action; trips fast for short circuit, ignores brief and harmless overload.

re is a breaker panel that's easy to get at

New convenience in breaker panels is found in Cutler-Hammer's redesigned device. Appliance styling and finish allow panel to be used in plain sight in kitchen or hallway where it will be easy to get to. Panels to handle two to 42 breakers are available in the new Safetybreaker style.

Cutler-Hammer, Milwaukee.

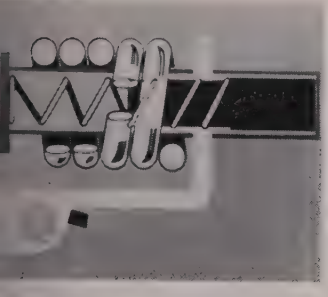
For details, check No. 13 on coupon, p 304

re is a breaker with a life guarantee

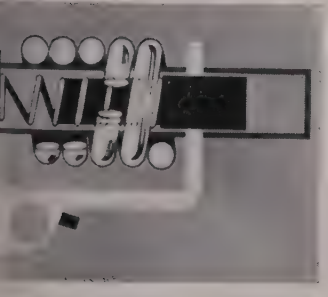
Magnetic breakers guaranteed for life, are now offered for residential use. This type, as the diagrams show, is thrown by a solenoid, does not have to build up heat to trip. It can be installed anywhere even near a range or furnace. A hydraulic fluid dampens the action so that the device is not tripped by a light flash overload.

Murray Mfg Corp, Brooklyn.

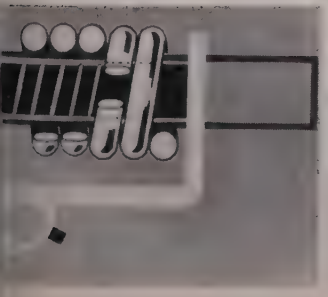
For details, check No. 14 on coupon, p 304



IN OPEN BREAKER, core is retracted by spring. Normal current flows through coil.



OVERLOAD IN OIL pulls core in, adding force to electric magnet to attract breaker leaf.



TRIPPED BREAKER has closed leaf, left. To reset, user need only push reset button.

New Products continued on p 227

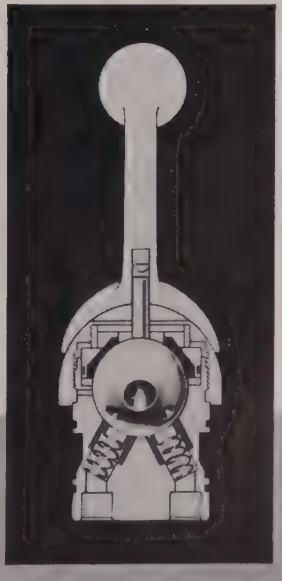
Special Note!
order DELTA faucets
on all future jobs...
they're the greatest!
Priced right too!

Delta

SINGLE-HANDLE BALL FAUCETS . . .



the faucet that's "on the ball"
and the ball is the



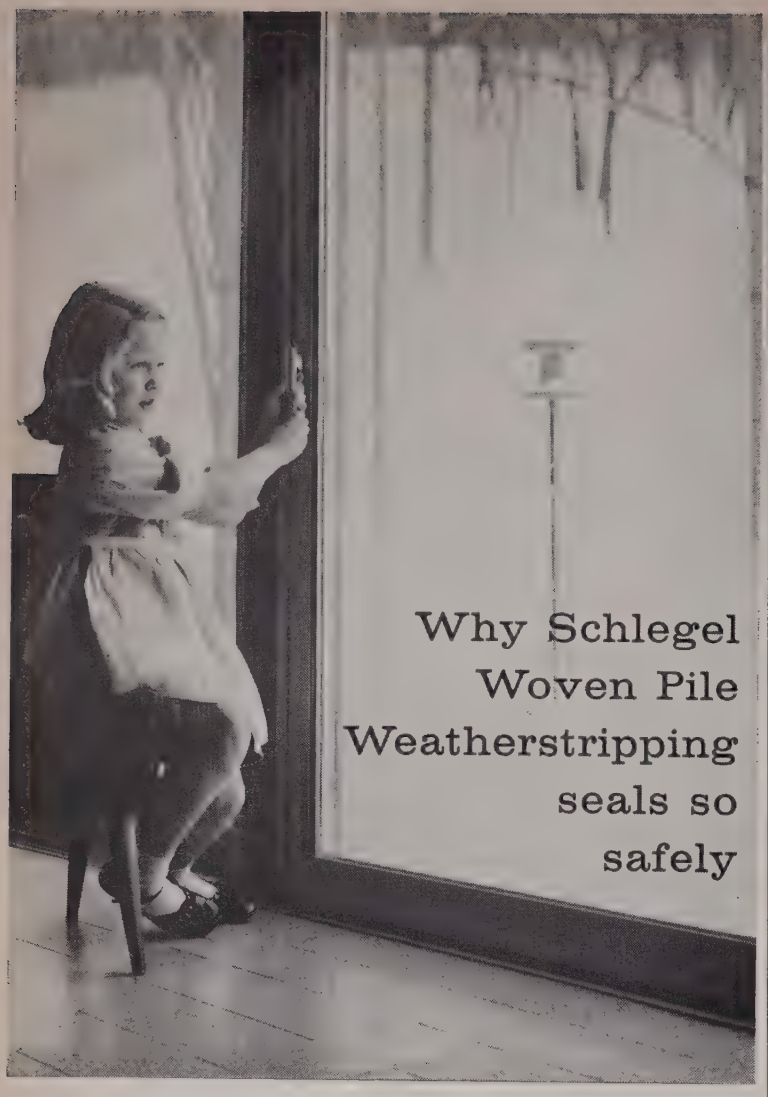
ONLY
ONE
MOVING
PART . . .

Here shown is a cut-a-way of the heart of the Delta Faucet. Note the expert simplicity in design excellence. Having only one moving part (the BALL) it is readily understandable WHY the DELTA FAUCET is considered the FINEST.

Delta
FAUCET
CORPORATION
GREENSBURG, INDIANA

In Canada: EMCO LIMITED

Literature available upon request.



Why Schlegel Woven Pile Weatherstripping seals so safely

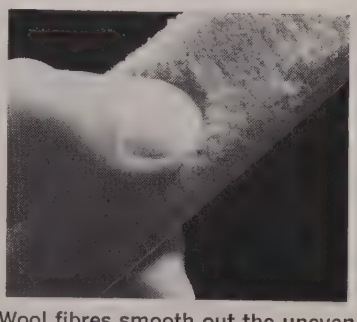
Schlegel's dense pile of soft wool fibres adjusts to all uneven surfaces and forms a soft, sure, cushiony seal against rain, snow, wind, dust, dirt. It keeps conditioned air *in*, locks drafts and cold air *out* . . . and helps protect every member of the family.

The reason? Schlegel Woven Pile Weatherstripping has a natural resilience not found in metal or plastic. Its positive seal has been proven by rigid FHA tests for air infiltration—and by countless satisfactory installations.

SILICONE-TREATED. Dow-Corning silicone treatment maintains the natural resilience of Schlegel Woven Pile *under all weather conditions*. It makes the pile extra water resistant for positive protection against moisture leakage and makes it last longer under all weather conditions.

SEALS SILENTLY. Nothing matches Schlegel Woven Pile Weatherstripping for sheer soundlessness. Its deep, soft pile can't squeak, rasp, or rattle. It gives doors and windows an easy ride on wool "ball bearings" that never swell, stick or bind.

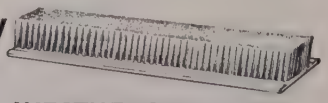
For complete information on Schlegel Weatherstripping, and a list of manufacturers using it, write for our booklet "Your Guide to Windows—Doors—Screens."



Wool fibres smooth out the uneven surfaces, give a firm, snug bond.

for protection that's *silent, smooth* and *sure*

Schlegel



WOVEN PILE WEATHERSTRIPPING

SCHLEGEL MANUFACTURING COMPANY

P. O. Box 197, Rochester 1, N. Y. In Canada: Oakville, Ontario

IN AMERICA'S BIGGEST INDUSTRY...

almost everybody now *advertises in* House & Home

With very few exceptions, every important advertiser of housing products is now advertising in HOUSE & HOME. In January, for example, HOUSE & HOME carried 64% more advertising revenue than any other magazine in the housing industry. And more and more advertisers are concentrating their advertising in HOUSE & HOME to get maximum impact on the readers of the leading industry magazine. In the first quarter of 1960, HOUSE & HOME advertisers increased their space by 155 pages over the space they bought in the first quarter of 1959; 57 advertisers bought double spreads and 22 advertisers bought three consecutive pages or more (6 of these ran an average of 10 pages).

Last year, more advertisers invested their advertising dollars in HOUSE & HOME than in any other monthly trade or industrial magazine in any field.

This year, HOUSE & HOME is starting the '60's by *"going like '60!"* HOUSE & HOME advertising revenue was up 49% in the first quarter of 1960.

...because almost everybody *reads* House & Home

More builders of more houses than read any other building magazine, and they vote three to one that HOUSE & HOME is their first choice magazine. More builders who buy more building products. More builders with display more houses. More builders big enough to own their own construction equipment.

Also, practically all residential architects. And more mortgage lenders—the men who have to appraise and finance the sale of your products in houses. And more realtors—the men who must sell your products to home buyers as part of both the new house and the old house. And more dealers. And more distributors. And more prefabricators, FHA-VA officials and local building officials regularly read HOUSE & HOME.

HOUSE & HOME will carry your sales message to all the people for less than half of what it would cost you to try to reach them through any combination of lesser magazines.

House Home is going like '60

housing professionals *depend on*



published by TIME

start on p 213

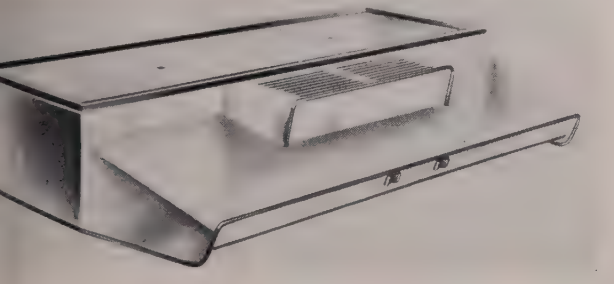


erson Electric has a new hood with a 10″ two-speed fan an extra large charcoal filter. Grease is trapped by a hable aluminum-mesh filter. Clean de-odorized air is dis-rged upwards, not out into the cook's face. Hoods come , 36″, and 42″ wide, 5″ high, in copper, stainless steel, or r. Prices: $97.90 to $99.90.
merson Electric, St Louis.
details, check No. 15 on coupon, p 304

ood makers add ductless models

nthony solves the ductless installation problem with a version kit to fit all standard Stanthony hoods. The version unit can be installed in the hood, immediately ve the hood, or in a soffit. Regular hood blower supplies air, regular filter adds its effect to grease and charcoal rs of the converter. Prices: $23.50 to $37.95.
tanthony Corp, Los Angeles.
details, check No. 16 on coupon, p 304

ional Hood Corp calls its no-duct hood the Chef-Aire. hood comes in five sizes: 24″, 30″, 36″, 42″, 48″. Blower ressure-type squirrel cage. Filters are easily removable. n-button controls are at eye level. Aluminum hoods have lized copper or stainless steel finish. Prices begin at $103.
ational Hood Corp, Ocala, Fla.
details, check No. 17 on coupon, p 304



co 60-series hood passes air over the activated charcoal rate calculated to give maximum odor absorption. Char-filter is teamed with a heavy-duty aluminum grease for easy cleaning. Air discharge is up and away from and cabinets. Rocker switch is up front. Sizes: 30″, 36″, 7½″ high. Price: $99 up.
sco Industries, Rochester, N.Y.
details, check No. 18 on coupon, p 304

s Air King uses an adhesive-coated filter rather than activated charcoal used by most manufacturers. This can be washed, then reactivated with spray-can adhesive. l has upward discharge, three-speed control, diffused-lens Units come 30″, 36″, and 42″ wide in four finishes. s begin at $84.95.
rns Air King, Chicago.
etails. check No. 19 on coupon, p 304

New Products continued on p 232

Stop Traffic!



INSTALL

IDEAL
REG. U.S. PAT. OFF.

Decorative Screen Doors

Put IDEAL Decorative Screen Doors on the front and back entrances of the next home you build. See how much they attract attention, help turn prospects into buyers.

Made of select Western Ponderosa Pine • Preservative Treated • 13 distinctive designs • Two sizes: 2-8 x 6-8 and 3-0 x 6-8 • Sanded smoothly both sides • Dowel-joint construction • Galvanized, Aluminum or Bronze wire.

AVAILABLE IN THE FOLLOWING STATES

Texas, Oklahoma, New Mexico, Kansas, Nebraska, Missouri, Arkansas, Louisiana, Mississippi, Alabama, Georgia, South Carolina, Kentucky, Tennessee.

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Please send catalog on IDEAL Millwork to:

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CITY & STATE

H&H 4-60



Free area capacity certified by Metal Ventilator Institute

50 sq. in. GUARANTEED FREE AREA

Competitively Priced

Roof Louver — For buildings that have no gable ends. Easily installed on roofs of any pitch. Free area, 50 sq. in. Overall size, 16" x 18⅝".

Pleasing design... solid construction

MILCOR ROOF LOUVER VENTILATORS

Meet FHA Requirements

FHA specifications now set minimum standards for the amount of ventilation required in the homes you build. These standards measure ventilator capacities in square inches of free area — the only true criterion for buying ventilators.

Milcor Ventilators, like the Roof Louver shown above, offer maximum free areas in all sizes — and at competitive prices. Free area capacities for all Milcor Ventilators are certified by the Metal Ventilator Institute. Construction meets all FHA requirements.

See your building supply dealer or write us for Catalog 300A, for complete information on FHA requirements, sizes and styles.

member of the INLAND steel family

MILCOR

INLAND STEEL PRODUCTS COMPANY

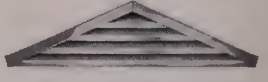
DEPT. D, 4057 WEST BURNHAM STREET, MILWAUKEE 1, WISCONSIN

WARNING! The extra insulation required by electrically heated and centrally air-conditioned homes multiplies the problem of moisture condensation.

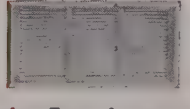
Part of Milcor's broad line that makes it easy to combine LCL quantities for truckload or carload savings



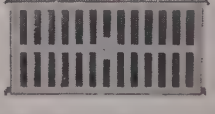
Stationary Louver — Flush and self-casing designs. 8" x 8" to 24" x 30".



Triangular Louvers—Fixed and adjustable types. Sizes to fit various roof pitches.



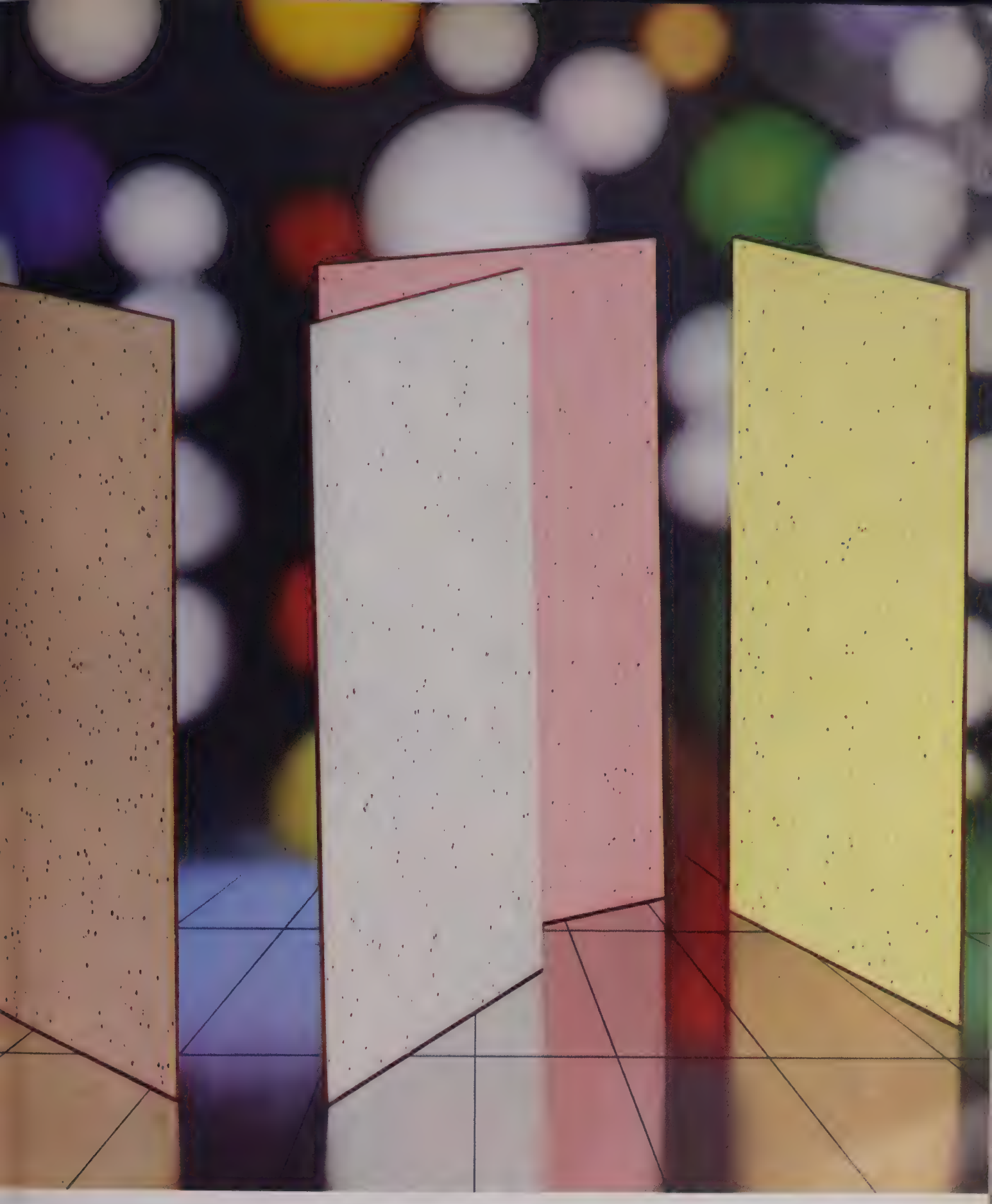
Under-Eave Louver — Finned louvers deflect rain and snow. Three sizes, 4" x 16", 6" x 16", 8" x 16".



Foundation Grilles — For crawl spaces and windowless basements. Size of one concrete block.

SM-10

BALTIMORE, BUFFALO, CHICAGO, CINCINNATI, CLEVELAND, DETROIT, KANSAS CITY, LOS ANGELES, MILWAUKEE, MINNEAPOLIS, NEW ORLEANS, NEW YORK, ST. LOUIS

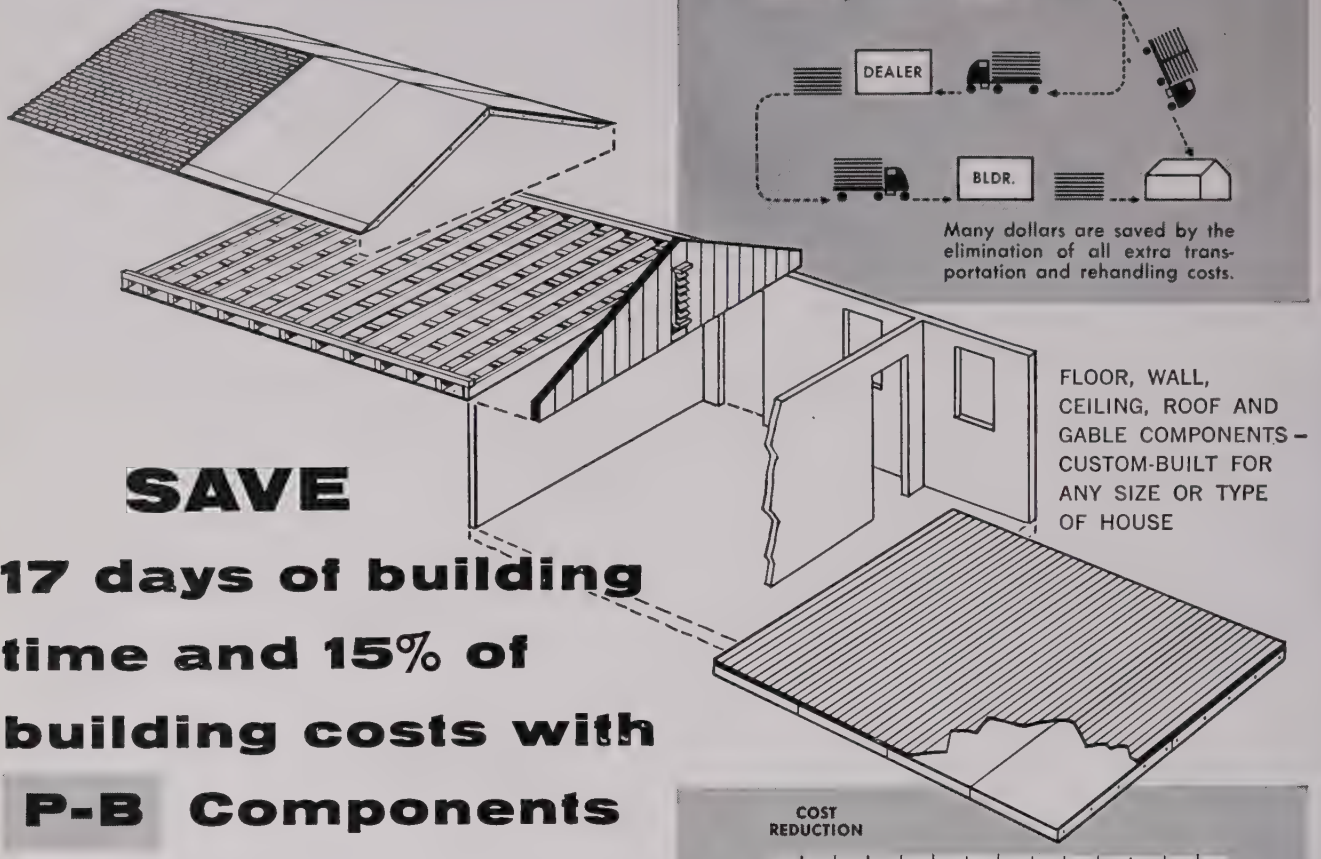


New Iridescence reflects modern home design

What a winning appearance you can give kitchen or bathroom counter tops and other interior surfaces with new "IRIDESCENCE" from Panelyte®. It's a smart, modern pattern . . . a rainbow-like galaxy of color that glimmers and glows . . . invites prospects to feel right "at home." (The kind of feeling that helps *sell* homes.) Count on Panelyte, America's style leader in decorative laminates, for the most winning patterns in

St.Regis
PANELYTE®

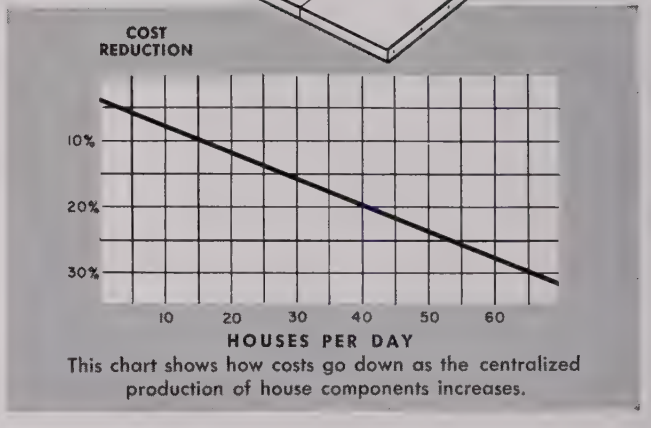
May we send you free samples of color-coordinated Panelyte? Write Panelyte Division, St. Regis Paper Company, 150 East 42nd Street, New



Many dollars are saved by the elimination of all extra transportation and rehandling costs.

FLOOR, WALL, CEILING, ROOF AND GABLE COMPONENTS – CUSTOM-BUILT FOR ANY SIZE OR TYPE OF HOUSE

SAVE 17 days of building time and 15% of building costs with P-B Components



This chart shows how costs go down as the centralized production of house components increases.

To sell top-quality, custom-built houses — at an adequate profit — you need both speed and economy. Your aim is to increase your production, without increasing your work force.

Translate 17 days into man-hours . . . that's 544 hours for a 4-man crew. On a 5-day week basis, 17 days becomes 23 days of total elapsed time — a saving of almost 13 weeks a year.

With P-B Components you save this time; you also save 15% of your building costs. Here's why.

We have 24 years' experience in the building of the major house components. No other firm offers comparable experience. All this experience points to one fact... the centralized building of Precision-Built House Components — *by the building materials distributor* — cuts costs for everybody. Whatever your volume, you save 15% or better.

When the distributor handles the fabrication, many handling and rehandling costs are eliminated. The component parts come direct from the distributor to your site. Meantime, you are sharing in his far larger volume discounts.

With P-B Components — walls, floors, ceilings, roofs and gables — you build any type or size of house. Every component is custom-built to carry out your plan. This increases your selling strength. *You give the home buyer any house he wants—2 to 4 months sooner than by conventional methods.* You are equipped to compete profitably with every type of prefabricated housing.

P-B floor components, normally in large sections, approximately 100 sq. ft., include joists, headers, insulated underflooring and factory-finished hardwood flooring. (These panels are covered with a Sisalkraft-type paper as soon as installed.) The exterior wall components have either the sheathing and/or exterior finish applied and the finest of all drywall (Homasote) on the interior. The interior partition components come with the same drywall on both sides. Wall components are generally *room size or longer.* Ceiling components combine joists, strapping and Homasote ceiling panels. Roof components are made up of rafters, ridge, eave and insulated sheathing.

The average house is closed in the first day and completed in 1 to 3 weeks. Three weeks' completion means that one crew builds 17 houses per year instead of 6.

You buy your P-B Components through your local lumber dealer. If he does not yet know about this method, ask him to contact us.

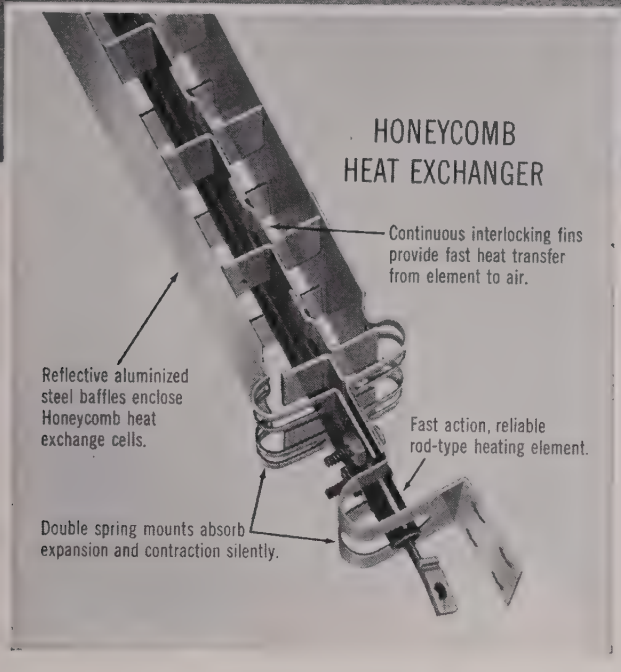
Stop doing things the slow way! Make us prove our claims. Let us show you in complete detail just how this plan works for you — in your territory. Write or wire today — to Department D-5.

HOMASOTE COMPANY
Trenton 3, New Jersey
Homasote of Canada, Ltd., 224 Merton Street, Toronto 7, Ontario

R&M-Hunter Convection Baseboard

Electric Heat at its best!





FEATURES

High and low density—Low wattage systems ideal for residential use. Higher wattage units primarily designed for institutional or commercial application.

Automatic controls—Built-in thermostat sections control comfort levels in each room.

Complete safety—Casing temperatures can't harm children. Won't damage fabrics which can be ironed with "medium" setting.

Thermal cut-out—Each section has thermal cut-out switch to prevent any over-heating if air flow through unit is cut off.

Silent operation—Double spring mounts prevent expansion or contraction sounds.

Accessories—Convenience Outlet Sections (240 or 120 volt), Dummy Sections, Matching End Plates and Corner Pieces, Built-in Thermostat Sections, Wall Thermostats.

Other data—Heating sections operate on 240, 277 or 208 volts. Section lengths: 32″ and 48″. 6⅜″high x 2¼″ deep.

New, exclusive

HONEYCOMB HEAT EXCHANGER

increases warm air delivery

In the new R&M-Hunter Convection Baseboard, heating engineers have combined a fast-action, highly efficient heating unit with newly designed Honeycomb heat cells of non-corrosive aluminized steel. The result is greater metal-to-air ratios, providing more efficient heat transfer at lower surface temperatures. This means more comfort at less cost.

AIRFLOW DESIGN DELIVERS HEAT WHERE IT'S NEEDED



Directional outlet speeds circulation of warm air into room, away from wall. The advanced design of the R&M-Hunter Convection Baseboard achieves a 9-to-1 ratio of warm air delivery to radiant heat.

R&M-Hunter Convection Baseboard
Electric Heat
It's Matchless!

NEMA R&M® HUNTER

MAIL FOR COMPLETE DATA

Hunter Division—Robbins & Myers, Inc.
2454 Frisco Avenue,
Memphis 14, Tenn.

Send complete data on the new R&M-Hunter Convection Baseboard to:

Name _____

Address _____

_____

3 steps to a faster home sale with new electric *Sno-Melter!*

1

Plans call for a concrete driveway. Just before finish-coat layer is poured, electrical contractor rolls SNO-MELTER units quickly into place. Pre-spaced heater wire anchored in galvanized steel mesh, 18″ wide, in 6′ or 10′ lengths. Pre-assembled lead wires and ground also attached. Saves installation time, cost!





2

Wires *don't* float as the concrete is poured. With SNO-MELTER, designed for 42 watts per square foot, uniformly even heat is assured! At last, the builder can put a practical price on snow-free walks, tire tracks for the drive! And, homeowner will pay only about 8¢ an hour to melt tracks in the 30-foot drive.

3

With the first snowfall, SNO-MELTER will graphically demonstrate the convenience of "No more snow to shovel . . . no more ice to chop!" This "extra" will sell more homes in '60!



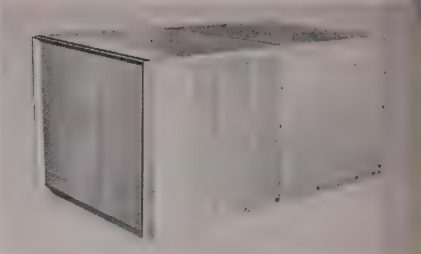
Write for complete, illustrated literature, including step-by-step installation instructions.

EASY-HEAT, INC., *"Electric Anti-freeze Devices"*

Dept. 2-H, Lakeville, Indiana

New products

start on p 21



Compact conditioner, in 2, 3, or hp size, in Perfection Tuckaway lin needs only power, thermostat, and du connections, can be installed in attic, bas ment, crawlspace, or through the wal Weatherproof steel cabinet is finished i baked enamel, is double walled to giv sound insulation.

Perfection Industries, Cleveland.

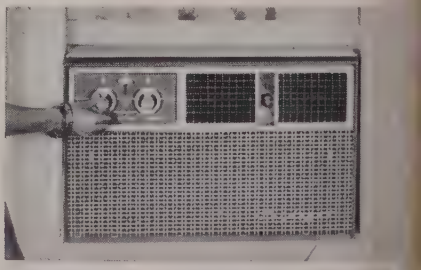
For details, check No. 20 on coupon, p 30



Low-cost comfort is promised by Ca rier's new Thermo-Center, priced to se "as low as $875." Factory-made met sleeve supports exterior condenser sectio connects to furnace plenum. Cooling co is out of main airstream so no fan pow is wasted in heating season. Carrier fu naces to fit Thermo-Center come in 56,0 Btuh to 104,000 Btuh capacities, cooli units to 23,000 Buth.

Carrier, Syracuse.

For details, check No. 21 on coupon, p 3



Humidity control is a feature of n Sears room air conditioners designed supply comfort between heating and coo ing seasons. The new unit has two aut matic controls—a thermostat for temper ture control, a humidistat for moistu control—each operating independent Coldspot 500 supplies two-speed cooli to 11,000 Btuh capacity. All parts expos to moisture are zinc-clad.

Sears, Roebuck, Chicago.

For details, check No. 22 on coupon, p 3

continued on p 2

THIS SEAL

QUALITY APPROVED
ALUMINUM WINDOW

TYPE: DH-A1 SERIES: 100
SIZE TESTED: 3'8"x5'0" CERT. NO. 400
MANUFACTURERS NAME
CITY AND STATE

is your assurance of windows that satisfy all FHA requirements


DOUBLE-HUNG
SINGLE-HUNG

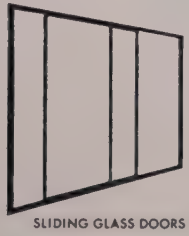

CASEMENT


AWNING


PROJECTED


JALOUSIE


HORIZONTAL SLIDING


SLIDING GLASS DOORS

Look for it before you buy

Aluminum windows that carry this new "Quality-Approved" seal and are backed by the official AWMA Conformance Test Report of an *Approved* Testing Laboratory will satisfy all FHA requirements. If you want to avoid costly delays and possible disappointment, be sure to look for this "Quality-Approved" seal *on* the window before you buy.

ALUMINUM WINDOW MANUFACTURERS ASSOCIATION
630 Third Ave., New York 17, N. Y.

These window manufacturers are ready to supply you with "Quality-Approved" Aluminum Windows.

Adams Engineering Co., Inc., Miami, Fla. • **Albritton Engineering Corp.**, Bryan, Texas • **Aluminum & Glass Products Co.**, Houston, Texas • **American Duralite Corp.**, Loudon, Tenn. • **Arnold Altex Aluminum Co.**, Miami, Fla. • **The Wm. Bayley Co.**, Springfield, Ohio • **Capitol Products Corp.**, Mechanicsburg, Pa. • **Ceco Steel Products Corp.**, Chicago, Ill. • **Crossly Window Corp.**, Miami, Fla. • **Fenestra Incorporated**, Philadelphia, Pa. • **Michael Flynn Mfg. Co.**, Philadelphia, Pa. • **Mayfair Industries, Inc.**, Lafayette, La. • **Miami Window Corp.**, Miami, Fla. • **Porterfield Industries, Inc.**, Miami, Fla. • **Reynolds Metals Co.**, Richmond, Va. • **F. C. Russell Co.**, Columbiana, Ohio • **Truscon Division, Republic Steel Corp.**, Youngstown, Ohio • **Valley Metal Products Co.**, Plainwell, Mich. • **W. M. Products Co.**, Houston, Texas • **Windalume Corp.**, Kenvil, N. J. • **Wisco Incorporated**, Detroit, Mich.



The original multiple layer aluminum foil insulation, ALFOL is the natural adjunct to modern electric heating. Scientifically designed to resist all known forms of heat loss (*beginning* with radiation), the patented ALFOL blanket helps get the utmost in operating economy out of every electric heating system.

8 reasons why ALFOL is the ideal insulation for electrically-heated homes

High thermal efficiency. In electrically-heated homes, effective insulation is doubly important. By resisting all 3 forms of heat loss, ALFOL delivers exceptional insulating value...holds annual heat costs to the practical minimum.

Complete condensation control. To cope with the problem of high inside humidity, ALFOL affords superior condensation protection. That's because ALFOL provides a separate vapor barrier that is positive *and* continuous. (It's applied in unbroken lengths.)

"Plus" summer value. To go along with the extra *winter* comfort afforded by electric heating, ALFOL gives you superior summer comfort as well. In the famous Bureau of Standards summer comfort tests, for example, it took only two layers of aluminum foil to surpass the down-heat efficiency of full-thick bulk insulation.

Instant thermal action. Instead of "soaking up" heat, ALFOL reflects it...instantly, continuously. This low heat storage capacity means faster heating in winter, faster cooling in summer.

Positive application. ALFOL application is simple, positive, virtually foolproof. All you do is staple the flanges—the multiple aluminum foil layers space themselves automatically!

Clean, permanent, dust-free. ALFOL is as clean, permanent and odorless as electric heat itself! Made of pure aluminum foil, there's no dust or dirt...no fibers to sift through walls, etc.

Wind-resistance. Applied in continuous and unbroken lengths, the ALFOL insulated panel is completely sealed, top to bottom or wall to wall. No infiltration of wind, no drafts.

Low installed cost. For comparable efficiency (as calculated by NEMA specifications), ALFOL usually costs less in place than any bulk-type insulation you can buy! Savings on handling, storage and application make this amazing economy possible.

0278

ALUMINUM FOIL ALFOL® INSULATION

REFLECTAL® B-W BORG-WARNER

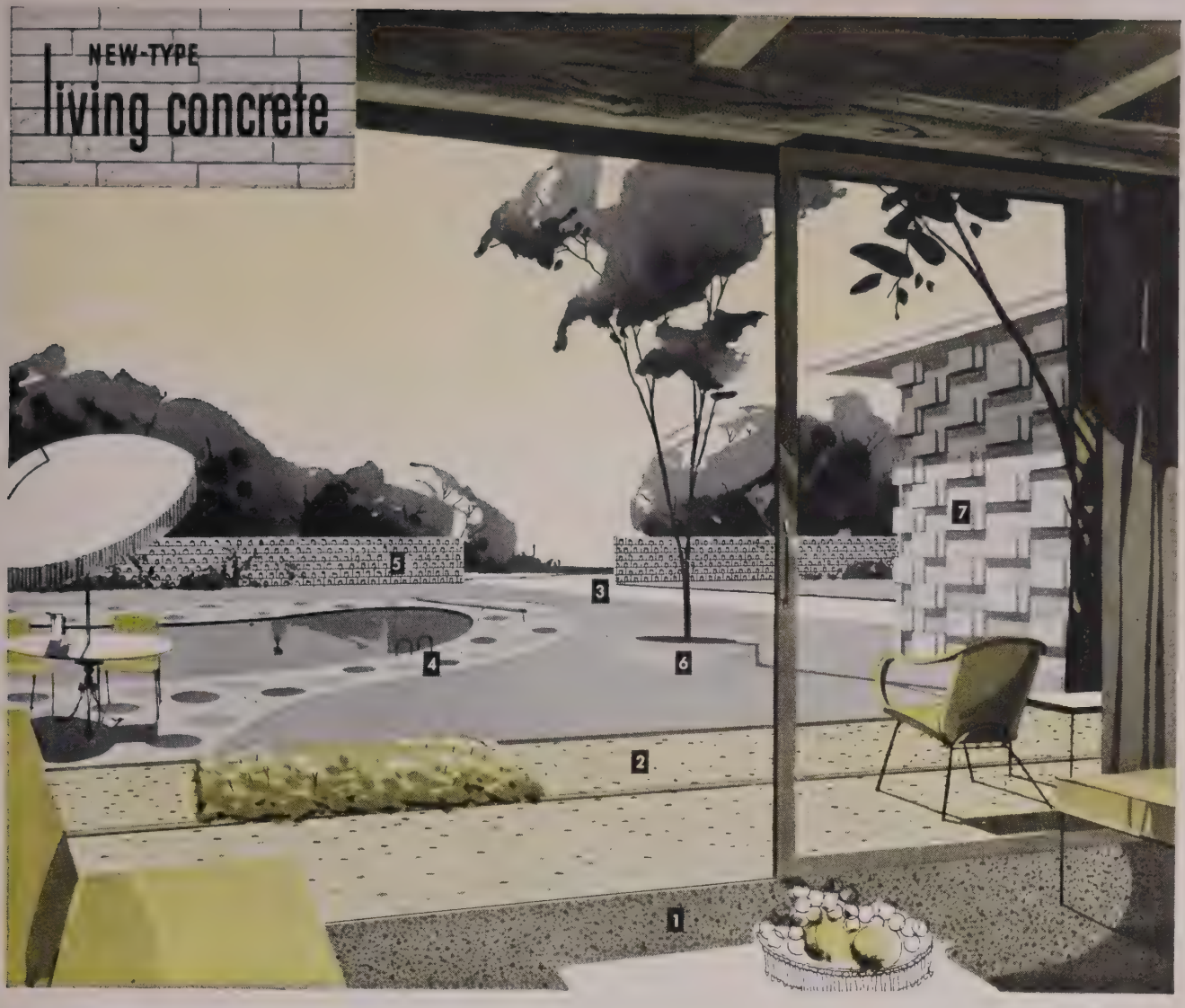
Please send
FREE ALFOL DATA SHEETS
on insulating for electric heat for the following design temperatures:
CHECK BOXES
☐ +20°F
☐ 0°F
☐ −20°F

REFLECTAL CORPORATION, Department A-76
A subsidiary of Borg-Warner Corporation
200 South Michigan Avenue, Chicago 4, Ill.



Name_____
Firm_____
Address_____
City_____ Zone____ State_____

REFLECTAL® Borg-Warner®



modern concrete

gives homes the special features that really spark sales!

There's practically no limit to the ways concrete can stimulate home-buyer interest and excitement. Cast-in-place, shaped, assembled, colored, polished—concrete fits the most imaginative ideas.

From striking masonry walls to unusual patios and yard accents, concrete adds that vital fresh appeal.

Today magazines and newspapers are giving increasing editorial emphasis to this versatile material. Special PCA advertising in top "home" publications—*Better Homes & Gardens*, *House Beautiful*, and *Living for Young Homemakers*—is adding to public interest in concrete and concrete masonry . . . in new-type *living* concrete!

Of course, concrete is your sure way to say "quality." Low on care, long on life, it promises sound investment. Idea literature is free to you on request. (U.S. and Canada only.)

PORTLAND CEMENT ASSOCIATION
Dept. 4-94, 33 W. Grand Ave., Chicago 10, Ill.
A national organization to improve and extend the uses of concrete

A FEW WAYS CONCRETE CAN CREATE EXTRA BUYER APPEAL

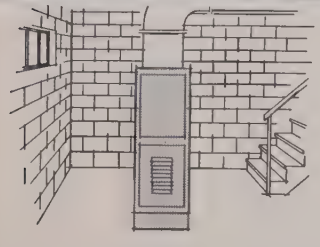
1. Concrete slab floor of gleaming terrazzo.
2. Patio of cast-in-place concrete with exposed aggregate.
3. Driveway in bright, clean concrete.
4. Swimming pool of lifetime concrete.
5. Garden wall of concrete masonry grille block.
6. Tree curbing of concrete masonry split block.
7. Carport screen of 3-D concrete masonry units.

AS LITTLE AS $875 WILL AIR CONDITION AND HEAT YOUR HOMES

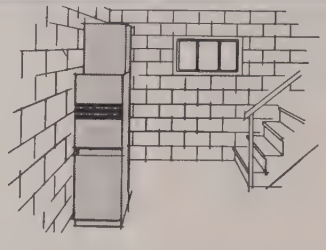
WITH THE AMAZING CARRIER THERMO-CENTER!

Now, for little more than the price of heating alone, you can also offer your prospects all the benefits of year-round air conditioning with the exclusive Carrier Thermo-Center. This unique method, which combines a forced warm air heating unit with a self-contained air conditioner, provides low-cost, twelve-month air conditioning for small and medium size homes. The key to the method is the prefabricated wall sleeve and the transition assembly which provides a simple, through-the-wall mounting for the air conditioner and controls the air flow between the heating and cooling units, as shown below

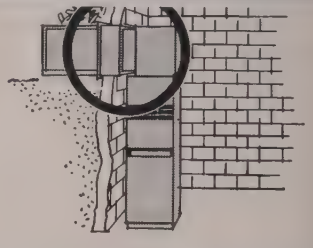
With a Thermo-Center you save hundreds of dollar per home: (1) No water supply or drain piping is required (2) No refrigerant lines are needed. (3) Ductwork an wiring are simplified. (4) No specialized on-the-job con struction is necessary. (5) Installation time and labo are greatly reduced. (6) Less than 5 square feet of floo area is required. Get the full facts about the Thermo Center from your Carrier dealer listed in the Yellow Pages. Or write Carrier Corporation, Syracuse 1, N. Y



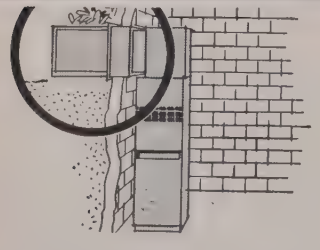
1 The first step is to put aside outdated notions of where a heating unit can be located. Planting the furnace in the middle of the basement was good enough years ago when people were satisfied simply with heating their homes.



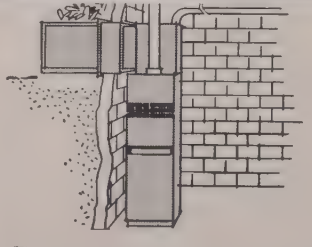
2 In the Thermo-Center, the unit is moved to an outside wall. There's no change in the amount of duct-work required, nor is the system operation affected in any way. Heating units can be upflow, downflow or horizontal; gas or oil.



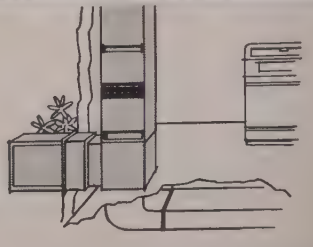
3 Next, the prefabricated sleeve and transition assembly is built into the wall and joined to the furnace plenum and ductwork. The sleeve and transition assembly can be applied to any standard type of wall construction—frame, brick or concrete.



4 The cooling unit is inserted into the sleeve, anchor brackets attached, seams caulked and electrical connections made. There are no refrigerant lines, no plumbing, no specialized on-the-job construction, no installation delays.



5 The Thermo-Center can be applied to any type of home—ranch, split level or multi-story. In a house with a basement, for example, the cooling unit is connected to a plenum set on top of an upflow Carrier Winter Weathermaker*.



6 In a house built on a slab, the transition is joined directly to a Thermo-Center downflow plenum which supports the Winter Weathermaker. The plenum directs air from the heating and cooling units into the regular duct system.

*Reg. U.S. Pat. Off.

MORE PROOF OF
BETTER AIR CONDITIONING FOR EVERYBODY EVERYWHERE

Carrier



Now...expensive random appearance at lower cost!

New Blendwood paneling by PlyWelsh looks like custom installation

Now you can provide genuine paneled oms at lower cost than ever before! ew BLENDWOOD Paneling is the oduct of a special process developed PlyWelsh. Each 4′ x 8′ panel is ooved at random widths, and the re-lting "planks" are stained in varying ades so that each panel blends uni-rmly with adjoining panels. The over-all effect is one of expensive custom panel-ing, yet BLENDWOOD costs only a fraction as much. The famous Bruce factory finish won't chip off . . . assures the homeowner a lifetime of wall beauty. Ask your lumber dealer about new PlyWelsh BLENDWOOD Prefinished Wall Paneling today, or write for com-plete information.

WELSH PLYWOOD CORPORATION, 1218 N. Hollywood, Memphis, Tenn.
Subsidiary of E. L. Bruce Co.

BRUCE PLYWELSH

Blendwood

Prefinished Paneling



When poles and palms don't mix...

No poles or overhead wires will mar the beauty of Arvida's Royal Palm Yacht & Country Club residential community! With 742 homesites, this distinguished Boca Raton, Florida community is putting *all utilities underground*. For the job Arvida selected Orangeburg Fibre Conduit—the best known, best-selling Brand in America. And for good reasons: Orangeburg Conduit is lightweight, easy to install. Its self-sealing joints and impermeable walls keep water out for good. Its 100% smooth fibre raceway adds years to cable life. Get all the facts on Orangeburg Fibre Conduit. Write Dept. HH-40 for Catalog 52.

ORANGEBURG® FLINTKOTE
Fibre Conduit



Architect's drawing—Arvida hom
Dr. and Mrs. John F. Pearl. Archit
Arthur H. Rude, of Ft. Lauderd

Orangeburg Fibre Conduit is distributed by Graybar Electric Co. and General Electric Supply Company with branches and stocks in principal cit
ORANGEBURG MANUFACTURING CO., Orangeburg, New York. Division of The Flintkote Company, Manufacturer of America's Broadest Line of Building Mater

Plywood with a Plus

CREZON® OVERLAID PLYWOOD



Crezon assures a higher return on income property

CREZON OVERLAID PLYWOOD SAVES:

LABOR during installation because it cuts cleanly, is easy to handle and apply.

FINISHING COSTS because Crezon's smooth surface requires no preparation. Two coats of paint do the job of three.

MAINTENANCE after installation... the weather-proof Crezon surface resists moisture, prolongs finish life, does not check or crack.

Building motels, service stations, light industrial projects? Use Crezon Overlaid Plywood for good looks that last longer and cost less. Write: Crown Zellerbach Crezon Sales, One Bush Street, San Francisco 19, California.

These leading plywood manufacturers produce the highest quality overlaid plywood by bonding Crezon to DFPA Tested exterior grade plywood:

- Anacortes Veneer, Inc.
- Diamond Lumber Corp.
- Evans Products Company
- Georgia Pacific Corp.
- International Paper Company (Long-Bell Division)
- Roseburg Lumber Company
- Simpson Logging Company
- St. Paul & Tacoma Lumber Company
- United States Plywood Company
- Washington Plywood Company, Inc.
- Canadian Western Lumber Co.
- MacMillan & Bloedel, Ltd.
- Western Plywood Co., Ltd.

■

BELOW: Easily handled Crezon overlaid panels resist moisture, need little or no protection.

CROWN ZELLERBACH
CREZON SALES



MAY WE SHOW YOU OUR WINDOW



Slidarol, the low cost, wonder window that has always featured nylon rollers, heavy vinyl glazing spline, screw fastened corners, heavy pile weather stripping, now adds ***F.F.F.**** to its remarkable removable track. Slidarol's removable track is made of vinyl, guaranteed to be completely FROST FREE. No more piling up of frost or ice on the interior track section of the window. Allows completely free operation of the window at all times.

slidarol

HORIZONTAL ROLLING ALUMINUM PRIME WINDOWS

manufactured by

IDA PRODUCTS CO.

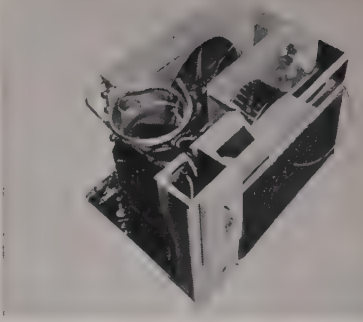
1909 E. FOREST/DETROIT 7, MICHIGAN

Our sales representatives will be pleased to show you our window. Call, wire or write today!

**Frost-Free Feature*

New products

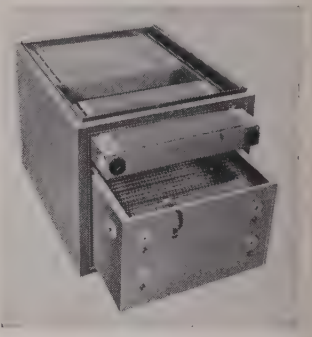
start on p 21



Coolerator room unit uses a charge foam filter to remove dust and pollen fro circulating air. Unit has a Van de Gra generator, powered by the moving air, energize the filtering medium. Filter easy to remove and wash. Full line has 2 models including four reverse-cycle model Cooling capacities range from 4,200 9,100 Btuh for ½ hp to 2½ hp power.

Coolerator, Albion, Mich.

For details, check No. 23 on coupon, p 30



York's new electronic filters come three model series—120, 160, and 240-sized 22" x 20" x 21", 22" x 24" x 26", 22 x 24" x 29". Largest size handles 2,40 cfm, has about 14,000 sq in. of collectir plate area. York filter units are designe to be installed in ductwork, have drawe type plate sections which are easily re moved for cleaning.

York Div, Borg-Warner, York, Pa.

For details, check No. 24 on coupon, p 30



New electronic filters from Electro Air are less bulky and less expensive. Th new units (there's one in the Universa line, two each in the Tec and Compac lines) have reduced cell spacing (to 5/16" and redesigned cell and power pack, bu keep basic system used in high capacit commercial and industrial equipment. Ne models keep 90% efficiency rating.

Electro-Air, McKees Rocks, Pa.

For details, check No. 25 on coupon, p 30

continued on p 24

90% OF ALL CENTRAL AIR-CONDITIONING EQUIPMENT NOW RATED TO UNIFORM HIGH STANDARDS



This is the ARI Seal of Certification—backed by the combined reputations of 46 manufacturers who produce more than 90% of all central air-conditioning equipment sold. It assures you—and your home buyers—of central air-conditioning equipment rated to uniform high standards of safety and performance.

NEW SAFEGUARD FOR HOME BUILDERS: To be granted this Seal by the Air-Conditioning and Refrigeration Institute, these manufacturers have agreed to rate their equipment by one uniform standard, in Btu per hour—misleading terms such as "tons" and "horsepower" have been dropped. This rated capacity is subject to checking and verification in an independent testing laboratory under adverse conditions, with emphasis on wilting heat and high humidity. Any model failing to deliver rated capacity must be brought up to standard or be withdrawn from sale.

WHAT DOES THIS MEAN TO YOU? When you install ARI-certified central air-conditioning equipment in your new homes, you can have complete confidence in its performance. Simply look for the ARI Seal: It assures you of flexible design, laboratory ratings, reliable performance and the best chance for complete customer satisfaction.

Consult your local air-conditioning contractor and specify equipment bearing the ARI Seal of Certification in the next homes you build.

For free explanatory booklet and Directory of participating manufacturers, write to: Chief Engineer, Dept. R-402, Air-Conditioning and Refrigeration Institute, 1346 Connecticut Ave., N.W., Washington, D.C.

Manufacturers participating in the program: • Airtemp Division, Chrysler Corporation • Amana Refrigeration, Incorporated • American Furnace Company • American-Standard Industrial Division American Radiator and Standard Sanitary Corporation • Arkla Air Conditioning Corporation • Armstrong Furnace Company, Division of National Union Electric Corporation • Bryant Manufacturing Company • Carrier Corporation • Cleveland Steel Products Corporation • Cobell Industries Incorporated • Continental Manufacturing Company • Coolerator Division, McGraw-Edison Company • Curtis Manufacturing Company • Day and Night Manufacturing Company • Florida Warren Corporation • Fraser and Johnston Company • Friedrich Refrigerators, Inc. • Gaffers & Sattler, Division of Utility Appliance Corporation • General Electric Company • Goettl Bros. Metal Products Inc. • Holly-General Company • International Heater Company • Janitrol Heating and Air Conditioning, A Division of Midland-Ross Corporation • Laurel Products Corporation • Lennox Industries Inc. • Lincoln Air Control Products, Inc. • The Mathes Company, Division of Glen Alden Corporation • Miami Products, Inc. • Mission Appliance Corporation • Mueller Climatrol, Division of Worthington Corporation • National Thermatic Corporation • National-U. S. Radiator Corporation • The Payne Company • Peerless Corporation • Perfection Industries, Division of Hupp Corporation • Rheem Manufacturing Company • Round Oak Company of Indiana, Incorporated • Southwest Manufacturing Company • Therm-Air Manufacturing Company • The Trane Company • Typhoon Air Conditioning Company, Division of Hupp Corporation • United States Air Conditioning Corporation • Westinghouse Electric Corporation • Williams Oil-O-Matic Heating Company, Division of National Union Electric Company • Worthington Corporation • York Corporation, Subsidiary of Borg-Warner Corporation

According to the FHA: "Within a few years, any house that is not air conditioned will probably be obsolescent." In many areas, air conditioning is already as important as central heat. It provides more than comfort: *central* air conditioning makes any home cleaner and healthier, helps cut laundry and house-cleaning bills. It silently suggests that the builder has omitted nothing to provide the finest home for the money. As the FHA suggests, central air conditioning will add increased resale value to your homes—a persuasive selling feature for your prospects.



No special safety precaution required with easy-to-apply ROLTITE® *WATER-BASE CONTACT CEMENT*

It gives you the good workability, excellent heat and water resistance you want and need.

But unlike solvent-base cements, Roltite Water-Base Contact Cement is non-flammable during application. You can smoke near it, use any power tools you like. There are no time-consuming safety precautions you or other contractors on the job must follow. There's no objectionable odor, either, to disturb you or your customers. This means you can do your work any time without shutdowns, after-hours or overtime problems.

Roltite Water-Base Contact Cement has exceptionally high bond strength, saves about 25% on cement costs because it covers more square feet per gallon. Use it for bonding decorative laminates to porous base surfaces; and plywood, and decorative wallboards to studding or furring strips.

The complete family of Roltite Brand Adhesives provides better construction at lower cost. For further information see Sweet's Catalog or contact your 3M Field Engineer. Or write: AC&S Division, 3M Co., Dept. SBAA-40, St. Paul 6, Minnesota.

"Roltite" is a Reg. T.M. of 3M Co.

ADHESIVES, COATINGS AND SEALERS DIVISION

MINNESOTA MINING AND MANUFACTURING COMPANY

. . . WHERE RESEARCH IS THE KEY TO TOMORROW

3M COMPANY



private homes, inc. INSTALLS *Hydronic** HEATING IN OVER ONE HUNDRED HOMES

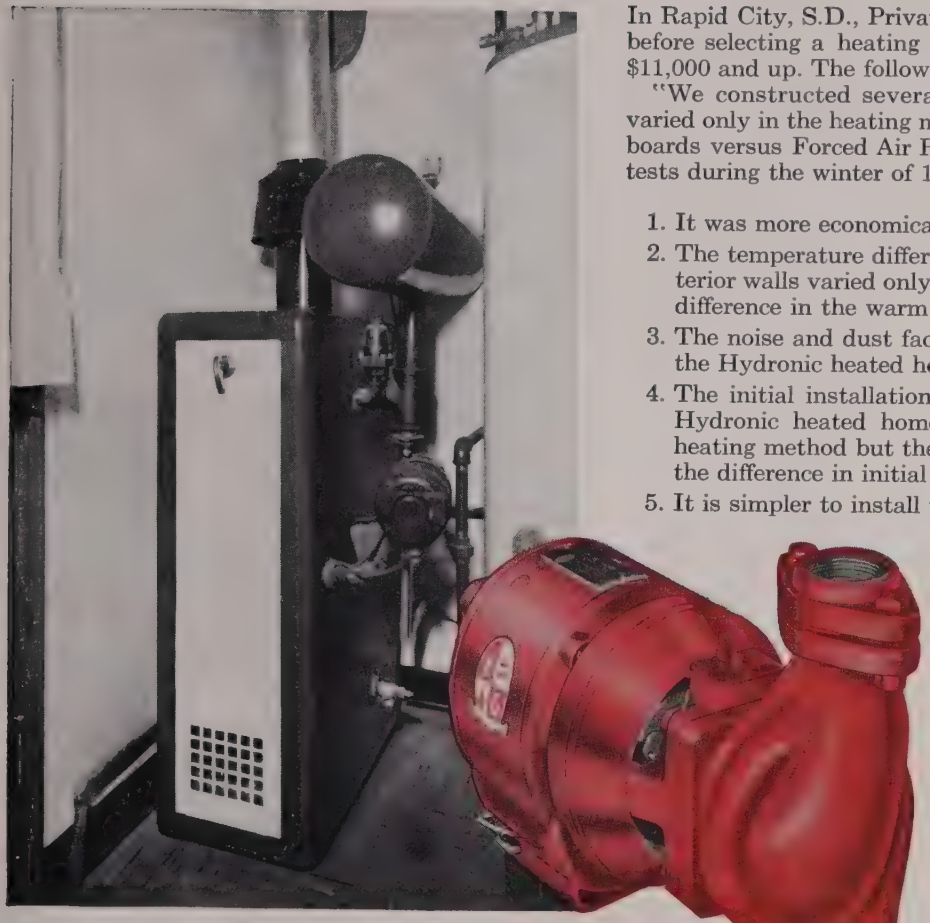


Photo shows small space required by a B&G Hydro-Flo System. The boiler can be installed at any level within a building.

In Rapid City, S.D., Private Homes, Inc., made careful tests before selecting a heating system for their homes, priced at $11,000 and up. The following results are reported:

"We constructed several pilot-model houses wherein we varied only in the heating method—Hydronic Heat with baseboards versus Forced Air Radial Heat. We conducted various tests during the winter of 1958-1959 and concluded:

1. It was more economical to heat with Hydronic Heat.
2. The temperature difference between floor, ceiling and exterior walls varied only 3-4 degrees while the temperature difference in the warm air heated home was 7-9 degrees.
3. The noise and dust factors were considerably reduced in the Hydronic heated home.
4. The initial installation cost is somewhat higher for the Hydronic heated home as compared to the forced air heating method but the benefits the buyer receives make the difference in initial cost seem insignificant.
5. It is simpler to install the Hydronic system.

"We have subsequently installed Hydronic Heat in over 100 of our new homes during the 1959 building year. We feel that the buyer receives more for his money with Hydronic heat."

B&G BOOSTER...key unit of the B&G *Hydro-Flo* System

Engineered for compactness, *silent* operation and years of service, this electric pump circulates boiler water for heating the house. It is built with precision manufacturing methods which translate good design into superior product.

The B&G Booster has a solid reputation for *quiet*, dependable and long-lived operation. That's why over three million units have been sold to date!

HYDRONIC HOMES SALES PROMOTION FOR BUILDERS

A comprehensive program of ideas and sale helps for utilizing the outstanding and exclusive advantages of *hydronic** heating. Every builder should see this presentation—there's no obligation in getting the facts. Write, phone or wire today.



Hydro-Flo® SYSTEM

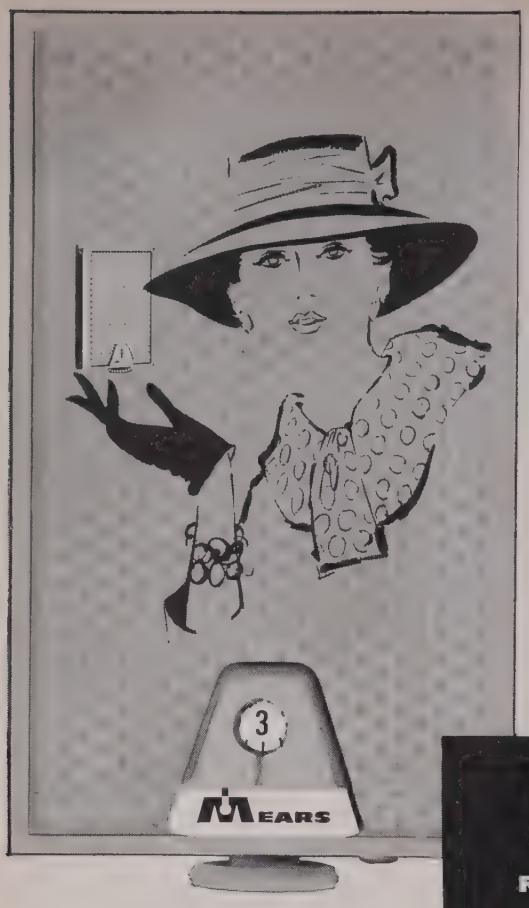
BELL & GOSSETT

COMPANY

Dept. GD-10, Morton Grove, Illinois

Canadian Licensee: S. A. Armstrong, Ltd., 1400 O'Connor Drive, Toronto 16, Ontario

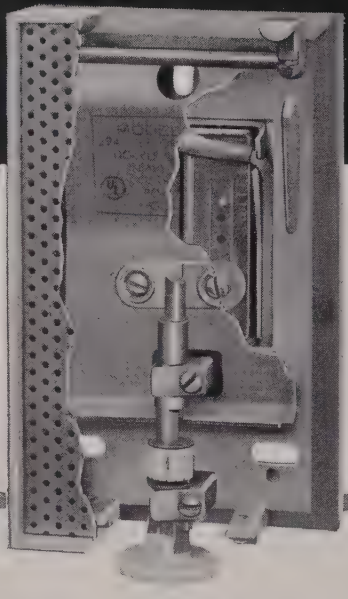
**Modern hot water heating.*



modern MEARS "DECORATOR" thermostats

for modern electric heat
as advertised in
House Beautiful

ENGINEERED FOR MOST ACCURATE, RELIABLE CONTROL



Style leader for any decor

• **TRIM, CONTEMPORARY DESIGN**
Hugs the wall and compliments any decor with its rich, beautifully proportioned appearance.

• **MATCHES OR BLENDS WITH ANY WALL**
You simply paint the easily snapped-out face panel. A touch of the brush and it's part of the decor.

• **ANTIQUE GOLD TRIM RING**
Accents the Desert Tan face panel. Other trim ring finishes also available for individual needs.

• **RECOGNIZED STYLE-LEADER**
The "decorator" has been acclaimed by a national design magazine as the leading thermostat design.

• **GREATER ACCURACY**
Precision engineering makes the "decorator" especially sensitive to temperature changes for even temperature control, with the widest range in the industry.

• **POSITIVE SNAP ACTION SWITCH**
Gives split-second response with immediate contact. There's no prolonged "sizzling" period when the "decorator" turns on or off.

• **EASY TO INSTALL**
Screw-type terminals for easier connecting, faster installation, more positive contact. Installs easily over rough plaster. Leaves plenty of room in the box for wires.

• **MEETS ALL CODES**
Double line break of the M6-D offers additional safety and performance, meets all local codes . . . for very little additional cost.

• **THREE "DECORATOR" MODELS AVAILABLE**
All identical in size and design . . . offer the finest control for all types of electric heating.

MEARS DECORATOR THERMOSTATS

Contact your electrical distributor for full information, or send for informative catalog.

MEARS ELECTRIC CONTROLS, INC.
Box 3798, Portland 8, Oregon

Please send your catalog on the new "decorator" thermostat and names of suppliers in our area.

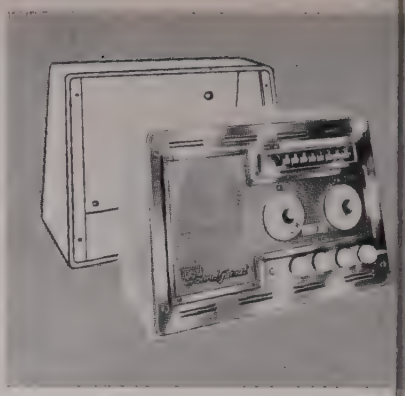
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Address .....

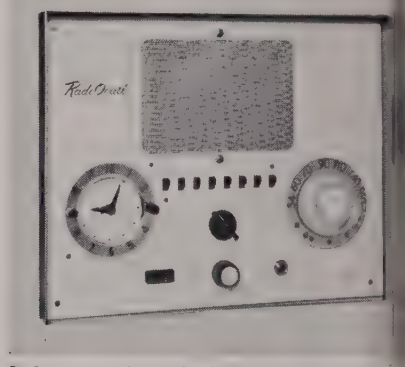
City ..... Zone ..... State .....

New products

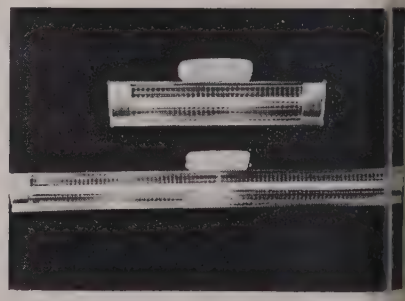
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Convertible intercom from So Guard makes installation simple, all easy addition to remodeling jobs. A s five-wire cable is run like bellwire f the master station to each remote connected to five coded terminals. B leatherette cabinets mount on surface, any of Sound-Guard's four lines f deluxe Commander to budget Cadet.
Progress Mfg Co, Philadelphia.
For details, check No. 26 on coupon, p



Intercom has clock, convenience ou AM radio. The new CH-1100-2 is a ro to-room three-wire system for up to s remote stations. Standard package five 5" room speakers, one 3" door spea Finish is sand and gold, door baffle is anodized aluminum.
C&H Supply Co, Dallas.
For details, check No. 27 on coupon, p



Infra-red radiant heat is supplie two new units from Hanovia. The 450-w and 1,500-w heaters may be indoors or out, are suggested for us baths, basements, vestibules, patios, The quartz tube and other electrical are splashproof, shockproof, moisture sistant. Smaller unit will heat 30-sq-ft larger will heat 90 sq ft. Retail price $24.95, $39.95.
Hanovia Lamp Div, Newark.
For details, check No. 28 on coupon, p

continued on p



"G-P PREMIUM SHEATHING helped keep our 8,000-home Chicago job moving right through the winter."

Osborne Fernald, Vice-President, Centex Construction Co.

"We had no storage problem, no delivery delays. Even snow and rain didn't damage this plywood sheathing. We stored it uncovered right at the site, used it for both roof decking and subflooring in our Elk Grove Village development."

- Georgia-Pacific's exclusive glue formula is the weather-proof secret of this edge-sealed Premium Sheathing, guaranteed* against delamination.
- You get consistent quality, fast delivery from the world's largest producer of plywood.
- Available in all standard sizes, 5 thicknesses.
- Packaged in handy steel-strapped bundles, 25" high.

Call your nearest Georgia-Pacific source or write to us today.

*Georgia-Pacific guarantees G-P Premium Sheathing against delamination and mold for 12 months when stored outdoors off the ground, tarpaulin-covered; or for 6 months uncovered.

GP

GEORGIA-PACIFIC

Plywood & Redwood • Lumber & Hardboard • Chemicals • Pulp & Paper

Dept. HH 460, Equitable Bldg., Portland, Ore.

Please send me complete information and nearest source of Georgia-Pacific Guaranteed Premium Sheathing.

Name_____

Firm_____

Address_____

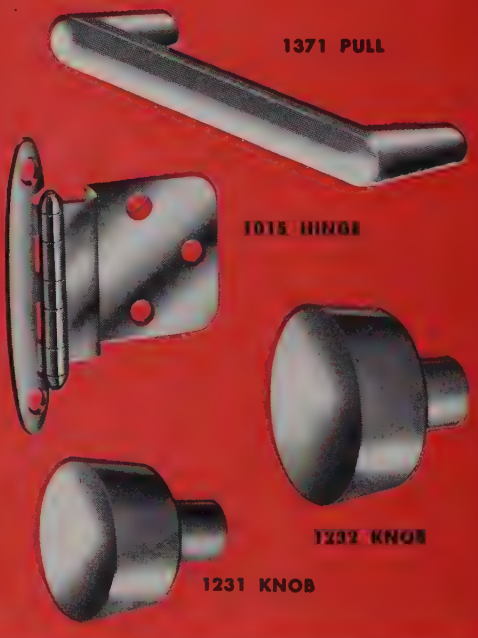
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increase the saleability of your homes with...



NEW Washington Stellar cabinet hardware





Sparkling new design that will add glamour, snap and sales appeal to cabinets and built-ins. Slim, sleek, contemporary pulls and "starlike" knobs with a trim hinge, give a beautiful touch to old, new or remodeled cabinets. Every time a prospective customer appears—just point out the beauty and quality of this new Washington "Stellar" Hardware. It's different—it's spectacular—and your customer will be happy—so will you!

Write now for a catalog sheet on this hardware—then see your dealer for a supply.

Washington

DISTINCTIVE BUILDING PRODUCTS

MANUFACTURED BY
WASHINGTON STEEL PRODUCTS, INC.
TACOMA 1, WASHINGTON Dept. HH-4



IN CANADA: GENERAL SALES SYNDICATE, 202-470 GRANVILLE ST., VANCOUVER, B. C., CANADA



First choice for comfort and beauty

Oak has a well-earned reputation as a comfortable floor... naturally resilient, easy to walk on. High insulating value keeps out the cold, a particularly important quality when Oak Floors are laid over concrete slabs. But comfort is just one reason why home buyers prefer Oak over all other flooring materials combined. Natural beauty, lifetime durability, easy upkeep are others. Always use Oak Floors...and always be sure of buyer acceptance.

ou know you're right when you specify **OAK FLOORS**

National Oak Flooring Manufacturers' Association, 814 Sterick Building, Memphis 3, Tenn.



Use COLOR STAINS on OAK FLOORS

for new, different, decorative appeal!

Here's a colorful idea with real merchandising possibilities. Try color-staining your Oak Floors for a "different" look. Modern materials provide a wide range of color tones which are easily applied and can be counted on to give dependable results.

With color-toned Oak Floors you can achieve whole-room harmony, matching or accenting the hues of wood-paneled, painted or papered walls. The effect is attractively different, because the wood stain usually accentuates the warm, rich wood grain of Oak. For a "feature" room or throughout the house, color-toned Oak Floors can be that extra touch to make your homes sell better. Try this different merchandising idea in your next model home.

NOFMA CERTIFIED OAK FLOORS

NATIONAL OAK FLOORING
MANUFACTURERS' ASSOCIATION
814 Sterick Building—Memphis 3, Tenn.

OAK FLOORS

The most popular, most practical of all floors

WIN A HAWAIIAN HOLIDAY



A fun-filled trip to America's Paradise in the Pacific awaits the nation's top builders and their wives in the...

HOTPOINT MEDALLION HOME PROGRAM

Now, a complete advertising and merchandising program to help you cash in on the public preference for Hotpoint appliances, plus 1960's greatest sales-clincher—Hotpoint Electric Baseboard Heating. This dynamic program is power-packed with everything needed to give your home sales a sensational start in '60. Call your Hotpoint distributor for complete details today!

- ★ DRAMATIC FULL-COLOR MAGAZINE ADVERTISING
- ★ NATION-WIDE NEWSPAPER ADVERTISING
- ★ PROSPECT-PULLING DISPLAY MATERIALS
- ★ PROFESSIONALLY-PREPARED HANDOUT BROCHURES
- ★ SALES-BUILDING KITCHEN PLANNING SERVICE
- ★ PROVEN PUBLICITY PROGRAM
- ★ PLUS SPECIAL MERCHANDISING ASSISTANCE

Hotpoint

A Division of General Electric Company, Chicago 44, Illinois

ECTRIC RANGES • REFRIGERATORS • AUTOMATIC WASHERS • CLOTHES DRYERS • CUSTOMLINE® • DISHWASHERS
SPOSALLS® • WATER HEATERS • FOOD FREEZERS • AIR CONDITIONERS • ELECTRIC BASEBOARD HEATING

you're certain to sell more homes in the 60's



Three exclusive, sales-producing features are combined in Certain-teed's new "Our Wonderful World of Color and Comfort" program.

Color Styling Service provides your customers with free exterior home color styling by Beatrice West, nationally-known color consultant.

Complete Merchandising Program furnishes you with a carefully-planned promotion kit containing a variety of effective selling aids.

Color and Comfort Promoted Products which include Certain-teed's full line of Color-Tuned asphalt shingles and insulating and asbestos sidings.

With today's new-home buyers, **exterior** color is a decisive selling point. And with this dynamic new program, Certain-teed helps you merchandise exterior color — for large or small developments. Get full details from your Certain-teed representative.

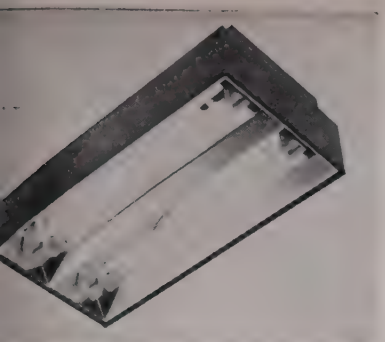
Certain-teed® ... *Superior Products through Creative Research*

Certain-teed BUILDING PRODUCTS

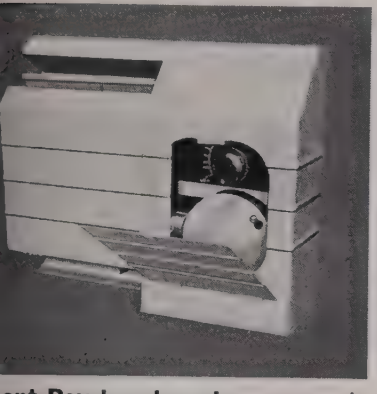
CERTAIN-TEED PRODUCTS CORPORATION
Ardmore, Pennsylvania
Plants and offices throughout the United States

New products

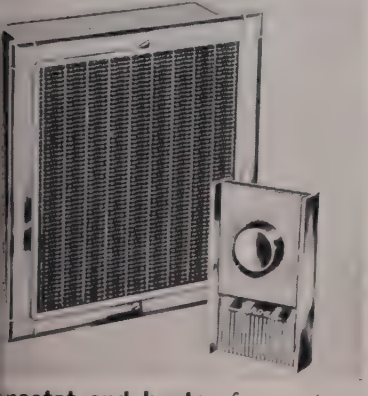
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rtz infra-red heater develops fila- t temperatures of up to 4,000F, is par- arly adapted to outside use since its nt energy will not be dissipated by air and it is not affected by moisture, spheric changes, etc. Luminator units e in one-lamp fixtures of 500 w to e-lamp furnaces of 15,000 w.
minator Inc, Chicago.
details, check No. 29 on coupon, p 304



ant Ray baseboard now comes in ectric type. New product operates on , 205-v, 230-v current, delivers Btu valent to 200F water" from 200-w oot. Finned elements come with con- on boxes at either end and a full line closures, accessories, and trim. Sec- come 4', 6', and 8' long, may have al or room thermostats.
diant Ray, Newington, Conn.
letails, check No. 30 on coupon, p 304



nostat and heater form a team new Broan model, the first, the my claims, to use a wall thermostat. ermostat's sensing element is fully d to the room air, is said to react change in temperature. Heat is d within ten seconds of switch-on. n Mfg Co, Hartford, Wis.
tails, check No. 31 on coupon, p 304

continued on p 258



...and you'll sell more in the 60's as a Comfort Conditioned Home Builder

Today's new-home prospects are color- and comfort-conscious. And to them, "comfort" means insulation—full insulation.

Certain-teed Fiberglas* Building Insulation is one of the proven, nationally-known products featured in "Our Wonderful World of Color And Comfort" builder program.

This includes not only a variety of free promotional material and sales aids from Certain-teed, but in addition the many builder services provided in the Owens-Corning Comfort Conditioned Home Program—national advertising and listings, sales-training film and sample home insulation display, among others.

Find out from your Certain-teed representative how you can qualify for this combined, sales-producing program or write direct.

*TM Owens-Corning

Certain-teed BUILDING PRODUCTS

Certain-teed®

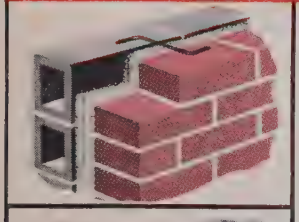
Superior Products through Creative Research

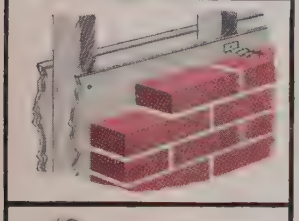
This is a COMFORT CONDITIONED HOME

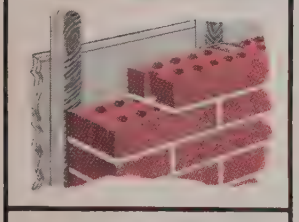
CERTAIN-TEED PRODUCTS CORPORATION
Ardmore, Pennsylvania
Plants and offices throughout the United States

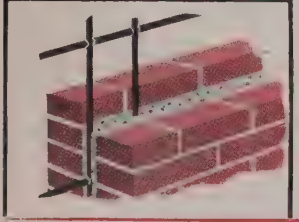


Build Better...Manage Better ...Sell Better... with BRICK!









A Wall For Every Purpose

The clay masonry cavity wall offers the beauty of exposed interiors, plus outstanding fire safety, insulation, and maintenance-free economy. The 4" exterior brick wythe is separated from 4" brick or tile interior wythe by 2" air space, effectively minimizing heat loss and gain, and moisture penetration. Cavity walls can be insulated for maximum results.

The brick veneer wall offers new or remodeled homes the prestige, freedom from maintenance, and high value of a beautiful, permanent, and preferred brick facing at low cost.

The 6-inch "SCR brick"* wall provides finish and structure in one, eliminating need for backup materials. Savings in time, labor, and materials make it one of the most economical, yet permanent, walls available for one-story construction.

The reinforced brick masonry wall contains steel reinforcing rods to provide extra strength for resisting lateral forces from earthquakes, tornadoes, hurricanes, and nuclear blasts. RBM is particularly desirable as a "safety zone" within the home; it also offers interior brick "accent" walls.

** Reg. U.S. Pat. Off., Pat. Pend., SCPRF*

For further information, see your brick supplier or write to

Structural Clay Products Institute

1520 18th St., N.W., Washington 6, D. C.



ART JENKISSON
SIMPLEX DIRECTOR OF SALES

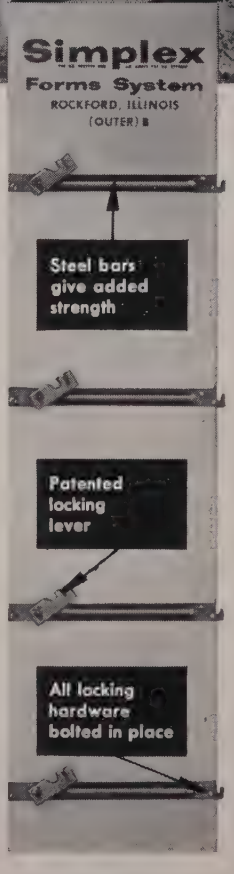
HOME BUILDERS! YOU CAN HAVE A SUCCESS STORY LIKE THIS!

SIMPLEX FORMS USER NETS $4675[illegible] EXTRA PROFITS FROM 37 BASEMENTS

Contractor Norbert A. Paul figured he could make mor money by building his own basements. And, pocke extra cash, he did . . . to the tune of $4,675.32 *in just one season*

More and more, other enterprising builders are finding tha forming and pouring their own basements can be *the mos profitable part of home building.* More and more, they are findin that nothing beats the Simplex System for accuracy, flexibility speed, and ease of handling. Let us show you how you ca equal, or even better, contractor Paul's success. May we hea from you today?





Make more money from your operation with the fastest, most flexible method of concrete forming

With Simplex, you don't have to skimp or cu corners to make a neat profit! The system is s easy, so quick, so simple that workmanlik jobs come naturally to any one who has jus a basic knowledge of concrete. Look at thes superior features of the Simplex System!

● Accurate Foundations

Because Simplex panels are drawn together by patented hardware, forms set-up straight and true . . . seam marks are at a minimum. Home become more salable!

● Best for Pre-Fabs

Here's where accuracy really counts! Simplex assures positive wall dimension . . . specifica tions are easily met . . . above grade work naturally goes faster!

● Time-Saving Features

Patented levers and hardware are bolted firmly to panels. Levers lock or unlock with the tap of a hammer. With Simplex, vital parts can't be lost or misplaced . . . saves stripping and moving time. Cuts parts replacement costs.

● Rugged, Long-Life

Panels are 9-ply, 1¼" plastic-impregnated ply glaze and are strengthened by horizontal steel backing bars. Users report excellent results after hundreds of pours.

THE WORLD'S FASTEST METHOD Simplex FOOT-A-MINUTE forms OF CONCRETE FORMING

Send For the Complete Story

SIMPLEX FORMS SYSTEM, INC.
5625 Industrial Avenue
Rockford (Loves Park) Illinois

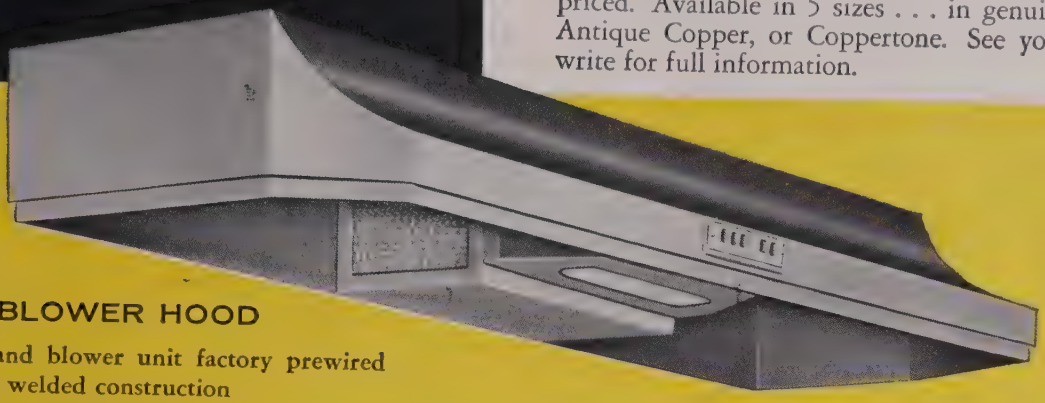
Broan

DUAL-BLOWER RANGE HOODS

...give your kitchens Modern Selling Power

When kitchens are so vital, see to it that you have the extra luster that a Broan Hood offers. You can point to crisp, modern design second to none, that strikes a woman's fancy . . . and you can demonstrate whisper-quiet operation that she won't find anywhere else, unless it's a Broan. You can show her metal craftsmanship in hood construction that no other line duplicates. All Broan Hoods have heliarc welded seams — no rivets, no trim strips to catch and harbor grease.

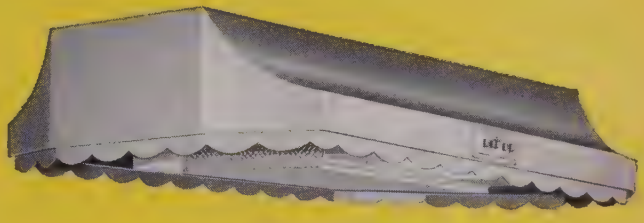
If you want to emphasize quality details, you have it with Broan — feature for feature the finest, but still competitively priced. Available in 5 sizes . . . in genuine Stainless Steel, Antique Copper, or Coppertone. See your distributor, or write for full information.



LISTED UNDER REEXAMINATION SERVICE UL UNDERWRITERS' LABORATORIES, INC.

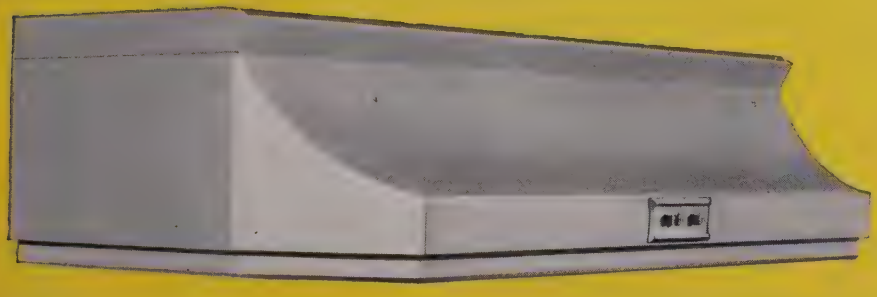
DUAL-BLOWER HOOD

- Hood and blower unit factory prewired
- Heliarc welded construction
- Spring-loaded backdraft damper prevents cold drafts and damper flutter
- Combined blower and hood saves on cabinet space
- Dual blower provides extra pressure needed for long duct runs and elbows
- Twin air intake with twin aluminum lifetime filters
- Blower and light removable without tools

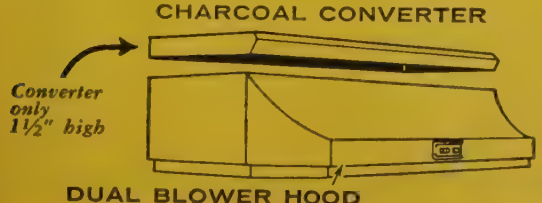


DUAL-BLOWER ISLAND HOOD

- A complete package — hood, blowers, light . . . factory prewired, for fast, economical installation.
- Combines the engineering features and advantages of the regular Broan Dual Blower Hood
- 36" and 42" size only



EXPLODED VIEW DUCT-FREE CONVERTER



NEW DUCT-FREE HOOD COMBINATION WITH AIR REFRESHING CHARCOAL CONVERTER

- Slim line converter mounts directly on top of any Broan Dual Blower Hood for Duct-Free service
- Converter removable should a ducted outlet be desired later
- Converter comes equipped with effective charcoal filter that adsorbs odors and smoke . . . refreshes air.
- Louvers are concealed, so the Duct-Free looks like a conventional hood

Broan MANUFACTURING COMPANY, INC.
924 West State Street, Hartford, Wisconsin (near Milwaukee)
Specialists in Quality Ventilating Equipment Over 25 Years

In Canada — Manufactured by Superior Electrics Ltd., Pembroke, Ontario

C'est Magnifique!

(Pronounced Mah-ni-FEEK)

In•Sink•Erator® HELPS YOU SELL THE WOMAN!!



You can't sell your house if you don't *sell* the woman. And now In-Sink-Erator gives you more help *selling* the woman than you've ever had before!

For *your kitchen—and hers*—In-Sink-Erator developed a beautiful new, different, and better garbage disposer . . . 4 glamorous new models —the *Gold Comet*, *Silver Star*, *Saturn*, and *Mark 27*. The new In-Sink-Erator will be her most wanted "built-in" because it has wonderful new features never before possible in one disposer . . . *exclusive* automatic reversing action, *exclusive* self-service wrench, *exclusive* miraculous Polystyrene sound-absorbing inner liner.

Let the magnificent new In-Sink-Erator Gold Comet help you *sell-the-woman*. Contact your Plumbing Contractor or In-Sink-Erator immediately.

This ad appears in glorious color in full pages in Vogue, Look, Reader's Digest, Saturday Evening Post, Sunset.

Flash! **SPECIAL BUILDER OFFER!**

Limited time only! Introductory model home offer, prospect check list, feature display cards, and other helpful selling aids. Act now! Write In-Sink-Erator Manufacturing Co., Racine, Wisconsin.

Magnifique!



Designed by Reinicke

Free! Lovely embossed Florentine change purse—just for visiting your plumber to see the new Gold Comet.

SCOVER THE DIFFERENCES IN DISPOSERS

ent Treatment—
ietest Ever!
w! Exclusive! Miracus Polystyrene
er-liner achieves
level of quietness.

Twice The Life—
Non-jamming!
Exclusive! Patented, automatic reversing action. Prevents jams. Doubles shredder life!

The magnificent new Gold Comet Garbage Disposer from the originator and perfecter!

The fashion houses of Paris know no smarter styling than that found in the new In-Sink-Erator Gold Comet Garbage Disposer. Inspired by the heavens from which it gets its name, the new modern shape Gold Comet is as beautiful and quiet as the stars. It sets new standards for styling and design.

And this new In-Sink-Erator reaches new levels of performance with 124,200 positive cutting edges per minute. Never before have you seen trips to a garbage can ended in such high fashion. Never before has a Disposer been so efficient in shredding food waste down your kitchen drain.

In•Sink•Erator® ISE

the originator and perfecter of Garbage Disposers • In-Sink-Erator Manufacturing Co., Racine, Wisconsin

"Only KEYMESH for stucco

says A. L. BRANDEN of Branden Enterprises, developer of 10,000 home



"We don't buy cheap materials. What you save in first cost, you often lose—and then some—on extra labor and callbacks. That's why I insist that subcontractors working for me use Keymesh as a stucco reinforcing material," reports Alec Lee Branden, Hayward, California.

Mr. Branden finds stucco a quality feature for exterior walls. At Tropicana Village, his latest development, stucco is applied over Keymesh reinforcement. This wall construction helps him maintain a 35-house a day schedule (final plans call for 10,000 homes)—and assures the strength, durability, and fire-safety that owners of Branden-built homes expect. Low initial cost plus highest quality are trademarks of all Branden-built homes.

"I've found that Keymesh gives with the wall, taking up the stretch and contraction that any new home goes through as it settles. With Keymesh, stucco walls show no signs of exterior cracking. Require no callbacks to repair settling cracks. And, being easy to work with, my subcontractors appreciate the way it handles."

Other use and test-proved products in the Keymesh family of quality plaster reinforcements . . . Keycorner for almost double the crack resistance of plaster corners . . . Keystrip for extra strength at points of maximum stress where flat strip reinforcement is needed.

Frank A. Schiro, Plastering Subcontractor, uses 18-gauge Keymesh. Mr. Schiro reports, "I like to use Keymesh because it permits rapid troweling. My workmen easily keep up with construction schedules."

reinforcement"

Tropicana Village, San Jose, California







Send for complete information. Write

KEYSTONE STEEL & WIRE COMPANY

Peoria 7, Illinois

Yes, I would like to learn more about the effective crack resistant qualities of Keymesh, Keycorner and Keystrip reinforcement. Please send me complete test reports and more complete information.

*Name*_____

*Company*_____

*Address*_____

*City*_____ *State*_____



Neat, thrifty, safe ELECTROMODE heating saves construction time...cuts selling costs

An ELECTROMODE Electric Heating System gives you all these heating advantages . . . and every one of them gives you a sales advantage:

Electric heat is thrifty heat. It uses the only fuel that's getting cheaper—and that will continue to get cheaper.

It's the safest heat you can put in a home. An Electromode baseboard or wall heater with our exclusive Safety Grid can't burn, can't cause a fire, can't shock.

It's personalized heat . . . allows individual room temperature control for better living, better health.

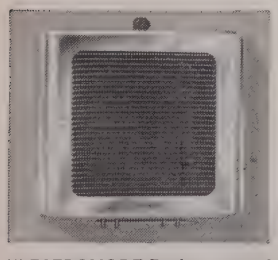
It saves construction time . . . cuts selling costs by eliminating duct work, chimneys, heater rooms, soundproofing, etc.

It's neat heat . . . the cleanest you can install.

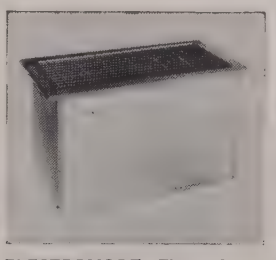
It makes home decoration and furniture placement easier.

It's maintenance-free. Once it's in, *you* don't have to worry about it.

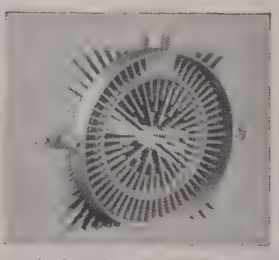
ELECTROMODE Electric Baseboard Heat. Pictured above (in main illustration). In 32-, 64- and 96-inch lengths, matching blank sections, corner sections, hardware. Provides a wall of warmth around each room. Individual room thermostats. No cold spots, no drafts. Never gets too warm to touch. Can be finished to match rest of woodwork.



ELECTROMODE Bathroom and Wall Heaters. Fan circulated warm air for hard to heat rooms, and areas where only intermittent heat is needed. Completely shockproof and burn-proof. With or without thermostats. Easily installed.



ELECTROMODE Floor Insert Heaters. For installation under picture windows and similar locations. Mount flush with floor. Whole heating unit is easily removable for cleaning. Safety Grid can't burn or start fire.



Look for the ELECTROMODE Safety Grid . . . the cast aluminum heating element in which all the current-carrying heating wires are safely sealed inside. Nothing to burn inquiring fingers, no shocks, can't start a fire.

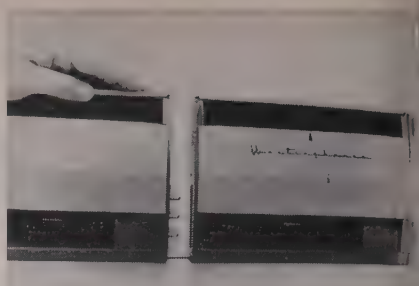
For full details write for Catalog No. EC 199

ELECTROMODE

Visit the ELECTROMODE Exhibit at the NEMA Show, March 21-23—Hotel Sherman, Chicago, Booth No. 101

New products

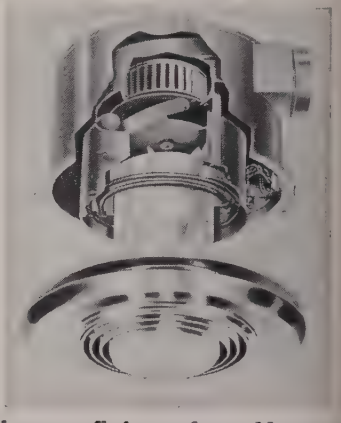
start on p 21



Plug-together baseboard from Westinghouse needs no section-to-section wiring. After control section is wired in, 2′ 500-w section is plugged to the control and other 2′ sections added as needed. A universal corner section turns inside or outside corners. A thermostat in the control section is sensitive to 2° over a 50 to 90F range. Safety shut-off guard against thermal overload.

Westinghouse, Pittsburgh.

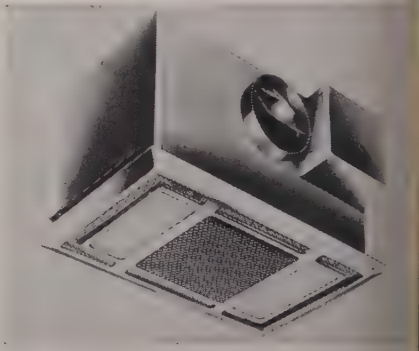
For details, check No. 32 on coupon, p 30



All-in-one fixture from Nutone has been designed to be decorative as well as functional. Aluminum diffuser and grill blend into new large lens. Plug-in unit is foolproof; prewired switch has flexible leads, no jumper wires to connect. Propeller fan circulates warm air, squirrel cage blower exhausts stale air. Louvers close when heater is on.

Nutone, Cincinnati.

For details, check No. 33 on coupon, p 30



New R&M-Hunter heater uses nichrome ribbon heating elements to deliver 4,949 Btuh at 1,450 w. Reversible fan circulates warm air or exhausts horizontally to outside. Lights use two 60-w bulbs behind Alba-lite glass. Unit roughs-in in space 14¼"x8½", grille covers 16"x10½".

R&M-Hunter, Memphis.

For details, check No. 34 on coupon, p 30

continued on p 26



PROTECT YOUR BUILDING INVESTMENT

Plywood Grade Stamp of Dependable Quality

TECO TESTED
IN ACCORDANCE WITH
CD-INT(STRUC.)
PLY
THE COMMERCIAL STANDARD FOR
DOUGLAS FIR PLYWOOD

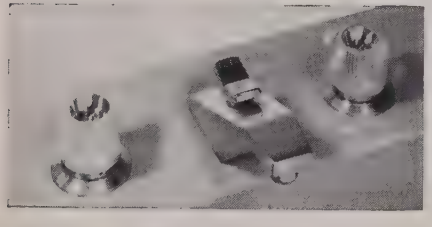
TECO is the plywood grade stamp of dependable quality backed by the Timber Engineering Company of Washington, D. C. They are a highly respected engineering and research group known in the forest products field for more than a quarter of a century. This independent FHA-accredited testing agency place their own technician in each participating plant. TECO knows there is more than meets the eye in every sheet of plywood. They check and test on a continuing basis the core material, the kind and type of glue, patching, in fact the whole operation from log to finished product. This is the reason TECO is your best guarantee of a dependable supply of superior plywood.

One of your best sources of TECO TESTED Plywood is:

WILLAMETTE VALLEY LUMBER COMPANY
WILLAMETTE NATIONAL LUMBER COMPANY
Dallas, Oregon, Phone MAyfair 3-2351, TWX 80-U



BUILDER SPECIFIED for greater home sales

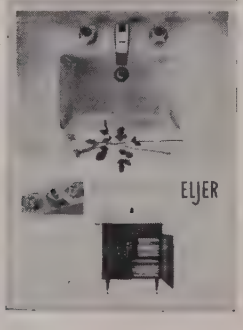


NEW *LUXURY BRASS* FITTINGS
Sparkling new brushed chrome fittings with plastic prism handles add beauty to any bath . . . another popular new sales-maker from Eljer.

"Attractive appearance . . . choice of colors . . . choice of genuine, hand-rubbed wood cabinets . . . ample storage area . . ." These were some of the features specified by builders throughout the country when we asked them what they wanted most in a completely new, first-quality lavatory.

You will find all these features (and many more) in this beautiful new *Brent* lavatory-cabinet combination. That's why we call it *builder specified* . . . it was designed for *you*—to help sell more of *your* homes. Send today for complete specifications.

ELJER
Division of The Murray Corporation of America
Three Gateway Center, Pittsburgh 22, Pa.



1,850,000 CONSUMERS WILL SEE THIS AD!
More than 1,850,000 prospective homeowners will be presold on the new *Brent* lavatory and *Luxury Brass* fittings when they see this full-page, four-color ad appearing in current issues of leading consumer magazines.



vibrapac architectural block

Turn loose your creative imagination on Vibrapac Architectural Block. One style alone gives you countless numbers of wall patterns. And each Vibrapac wall provides fireproof, textured beauty of dramatic contrasts. What's more, it's so easy to maintain. Specify this exciting product, Vibrapac Architectural Block, on your new building projects.

Most Vibrapac block plants can meet your specifications for architectural block—in many styles and sizes, interesting textures, and distinctive colors. Write for our A.I.A. Design Block Bulletin No. 139.

BESSER *COMPANY*
Dept. 175. Alpena, Michigan, U. S. A.
FIRST IN CONCRETE BLOCK MACHINES

Add beauty *plus* more efficient ventilation *with* Vent-a-Ridge®*



Controls condensation in Winter

Reduces Attic temperature in Summer

A practical, attractive low-silhouette installation of Vent-A-Ridge is a more-to-show, more-to-sell feature. Thousands of homes have added the saleability of additional comfort and beauty with a Vent-A-Ridge installation . . . at no premium in cost.

CUTS CONSTRUCTION COSTS

- **ECONOMY IN CONSTRUCTION**

  Vent-A-Ridge eliminates cutting and framing openings and ridge shingles. Reduces labor, installs in minutes. Simply leave 1-1/2" air gap at the ridge and cover with Vent-A-Ridge.

- **INCREASED VENTILATING CAPACITY**

  18 sq. inches of net free area per lineal foot increases air circulation and cuts attic temperature. Heat and moisture rise. Vent-A-Ridge provides a natural escape route.

- **WEATHER PROTECTION**

  Exclusive, (Pat. Pend.) 1/8" reversed louvers on the under side of Vent-A-Ridge provide excellent protection from rain and snow. Tested under hurricane conditions, Vent-A-Ridge minimized rain infiltration.

- **AVAILABLE IN 8' 9' & 10' LENGTHS**

  Vent-A-Ridge is available in 8', 9' and 10' lengths and can be compounded to any length to provide the maximum amount of free ventilating area for any attic space.

clip and mail TODAY!

Quality Materials for Builders

hc products co.

Princeville, Illinois

* Trademark of Home Comfort Mfg. Co.

hc products co. H-200

Princeville, Illinois

Please rush me literature on VENTA•A•RIDGE

Name _____

Street _____

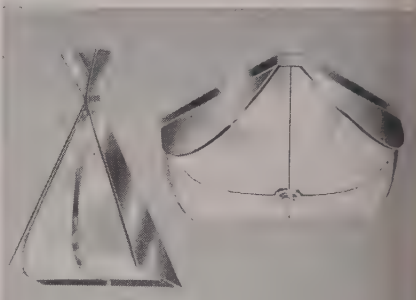
City _____ State _____



Diecast wall bracket for use in halls, under overhangs, soffits, or on porches has an 8" hand-blown Thermopal glass. Patented mounting strap locks base in desired position. Fixture also comes with convenience outlets and pin switches. Finishes: satin chrome and oyster, chocolate, green, black, satin brass baked enamel. Overall size: 9¾"x4½".

Prescolite, Berkeley, Calif.

For details, check No. 35 on coupon, p 304



Nonmetallic fixtures for wall and ceiling use are insulated, nonstaining, noncorroding. Vapor-tight cases are bugproof, dustproof, moistureproof, can even be used safely in a stall shower. Plastic frames come in textured aluminum, brass, and black to match hardware. Globes come clear, frosted, ringed, or plain.

Union Insulating, Parkersburg, W. Va.

For details, check No. 36 on coupon, p 304



Post lantern switch turns yard lights on and off at dusk and dawn. Time-delay photoelectric eye activates switch, allows three-minute lag so lights will not be turned off accidentally by car headlights. Unit is compact, prewired, will fit any 3" post. Switch works on 115v with 400-w capacity. Temperature compensator will withstand —25F to 150F.

Energy Kontrols Inc, Geneva, Ill.

For details, check No. 37 on coupon, p 304

continued on p 268

CUSTOM KITCHENS FOR CUSTOM HOMES...



WITH NATIONAL DISPOSER'S NEW

Citation

POWER SERIES MODEL 744-P

- New Triple Sound Barrier Acusti-Shell for whisper quiet operation!
- New Styling—fresh, clean, modern!
- New Power—½ H.P. Capacitor motor for more efficient performance than ever!
- Power Surge Reversing—the most effective means of clearing a jam!
- New Lok-Top Cover Control—one-piece cover rotates to "grind" (safer—unit operates only with cover locked in "grind"), to "seal" (new positive cam-locking action for leak-proof seal), and "drain" for open drain sink use!

New, new "Lazy Susan"

- The handiest "extra" ever devised—holds bottles, brushes, cleaning materials, sponges, etc. Keeps under-sink area clean and clutter-free!

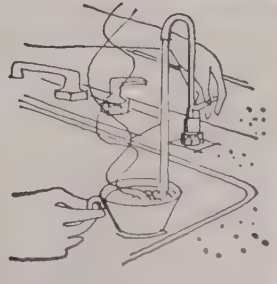
Other National Models

- New Supreme Model—twin of the Citation in a continuous feed model!
- New Custom—Cover control model.
- New Super—Power Surge Reverse continuous feed model.
- New Sprite—continuous feed model.

THERE'S A NEW NATIONAL FOOD WASTE DISPOSER FOR EVERY HOME, EVERY KITCHEN

Guaranteed by Good Housekeeping — Replacement or Refund of Money if not as advertised therein





NATIONAL Instant-HOT WATER DISPENSER

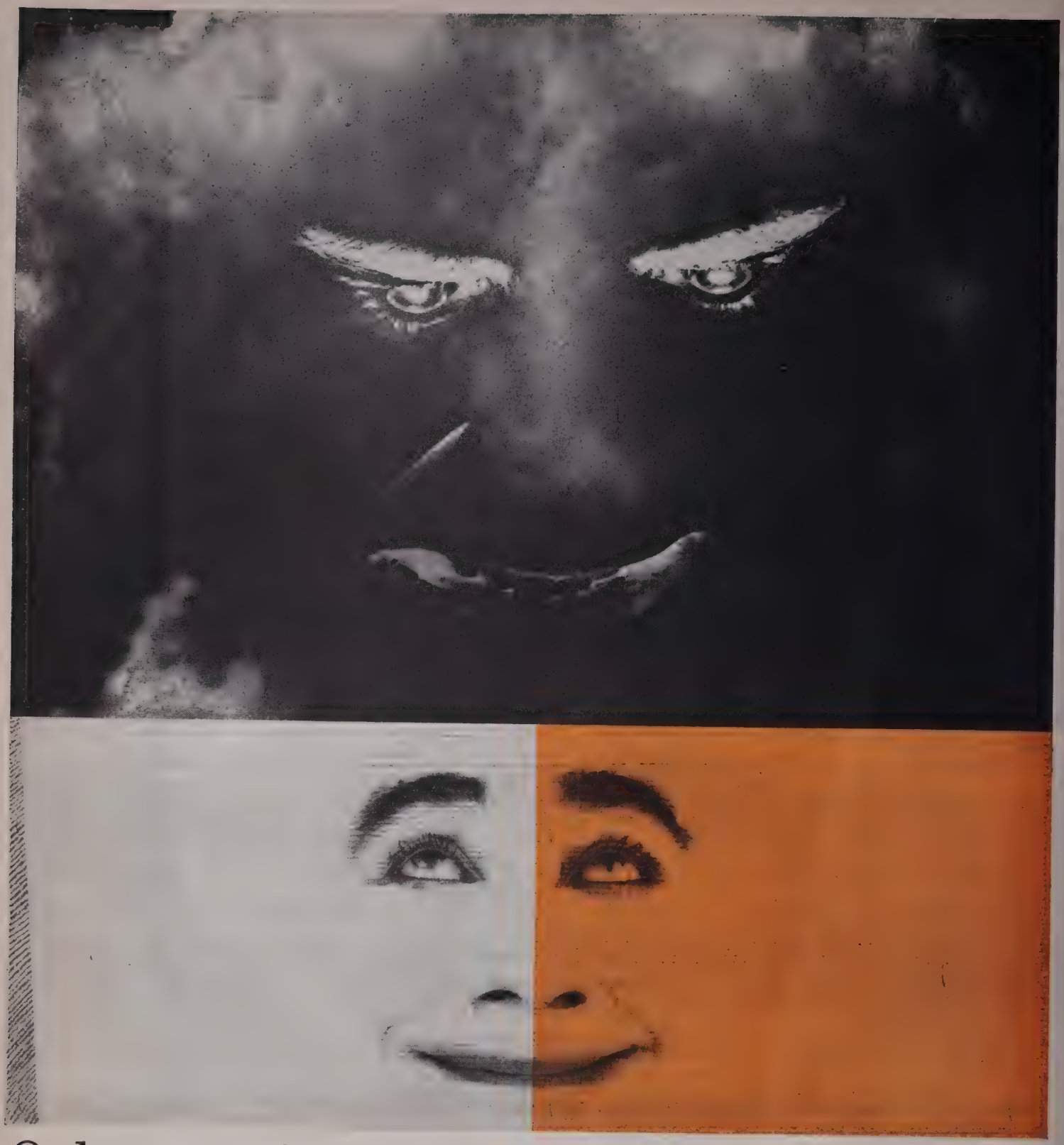
Let's you "toss away the teakettle"... Pressure-free hot water (190°-200°F.) at a touch—so handy for preparing instant foods and for all the little chores that require "hotter-than-tap" water.

ANOTHER PROFIT BUILDER FROM NATIONAL

For detailed information about the NEW National Disposers and Instant-Hot write.....
Dept. 864

NATIONAL® DISPOSER / Instant-HOT

PRODUCTS OF PLUMBING EQUIPMENT DIVISION • NATIONAL RUBBER MACHINERY CO. • 920 LAFAYETTE RD. • MEDINA, OHIO



Only nature's own can *weather* such a temper

Western Cedar, with grown-in qualities, resists moisture, decay, shrinkage, rot and swelling. No twisting, thumping, pitting or warping with this wonderful siding. Left untreated, Cedar siding mellows in time to handsome, silvery-grey tones or soft, warm tans, depending upon the climate. Use of a bleach will hasten color changes and also provide a more uniform appearance. Let the weather do your next exterior finishing job. Side with Cedar–ideal for any climate, any design.

For complete "WEATHERED CEDAR" information write us: Western Red Cedar Lumber Association, White-Henry-Stuart Bldg., Seattle, Washington

WESTERN CEDAR

THE STERLING OF WOODS

KITCHEN JEWELRY BY AJAX



T.M. Reg.

KITCHEN JEWELRY BY AJAX



AJAX HARDWARE CORPORATION

a Complete Line of Quality Builders' Hardware





"I give them Kitchen Jewelry
by Ajax because
I know what helps
sell the kitchen
. . . sells the home!"



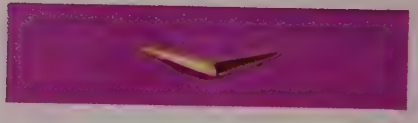




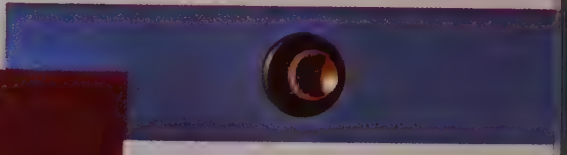


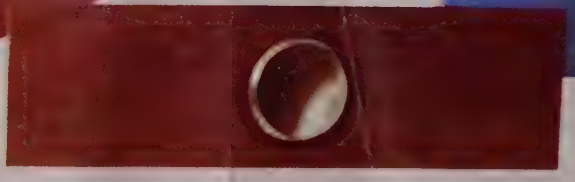






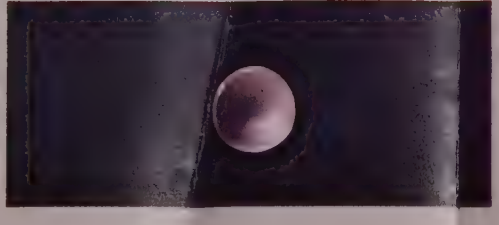












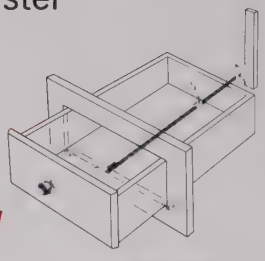
AJAX MERCHANDISES "KITCHEN JEWELRY" LARGEST ADVERTISING PROGRAM IN AJAX'S HISTORY PRE-SELLS "KITCHEN JEWELRY BY AJAX." FULL PAGE ADS IN NATIONAL PUBLICATIONS INCLUDING: HOUSE & GARDEN, HARDWARE AGE, BUILDING SUPPLY NEWS, CANADIAN BUILDER, HARDWARE CONSULTANT, HOUSE & HOME. **NEW PACKAGING** – Handsome new box created for KITCHEN JEWELRY by nationally known designer, Norman Gollin. Scientifically designed for faster inventory control and filling of orders. **NEW PRODUCTS** – The No. 650 Mono Rail Drawer Slide which was the "Hit" of the NAHB Show in Chicago in January, 1960 is typical of the new product engineering constantly going on at Ajax. **NEW AJAX CATALOG NOW AVAILABLE** – Write for complete information on the complete line of builders' hardware made by Ajax. **NEW AJAX FACTORY** – KITCHEN JEWELRY is now manufactured in the new Ajax factory with 2½ acres under one roof located in the City of Industry, California. Special equipment designed by Ajax engineers guarantees the finest quality standards in the industry. **NEW AJAX TRADEMARK** – Symbol of Progress in Builders' Hardware. America's fastest growing line. **AJAX HARDWARE CORPORATION,** 825 Ajax Avenue, City of Industry, Los Angeles County, California.













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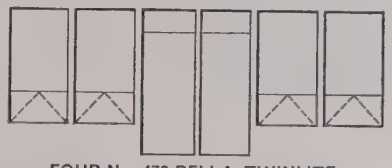
AJAX HARDWARE CORPORATION



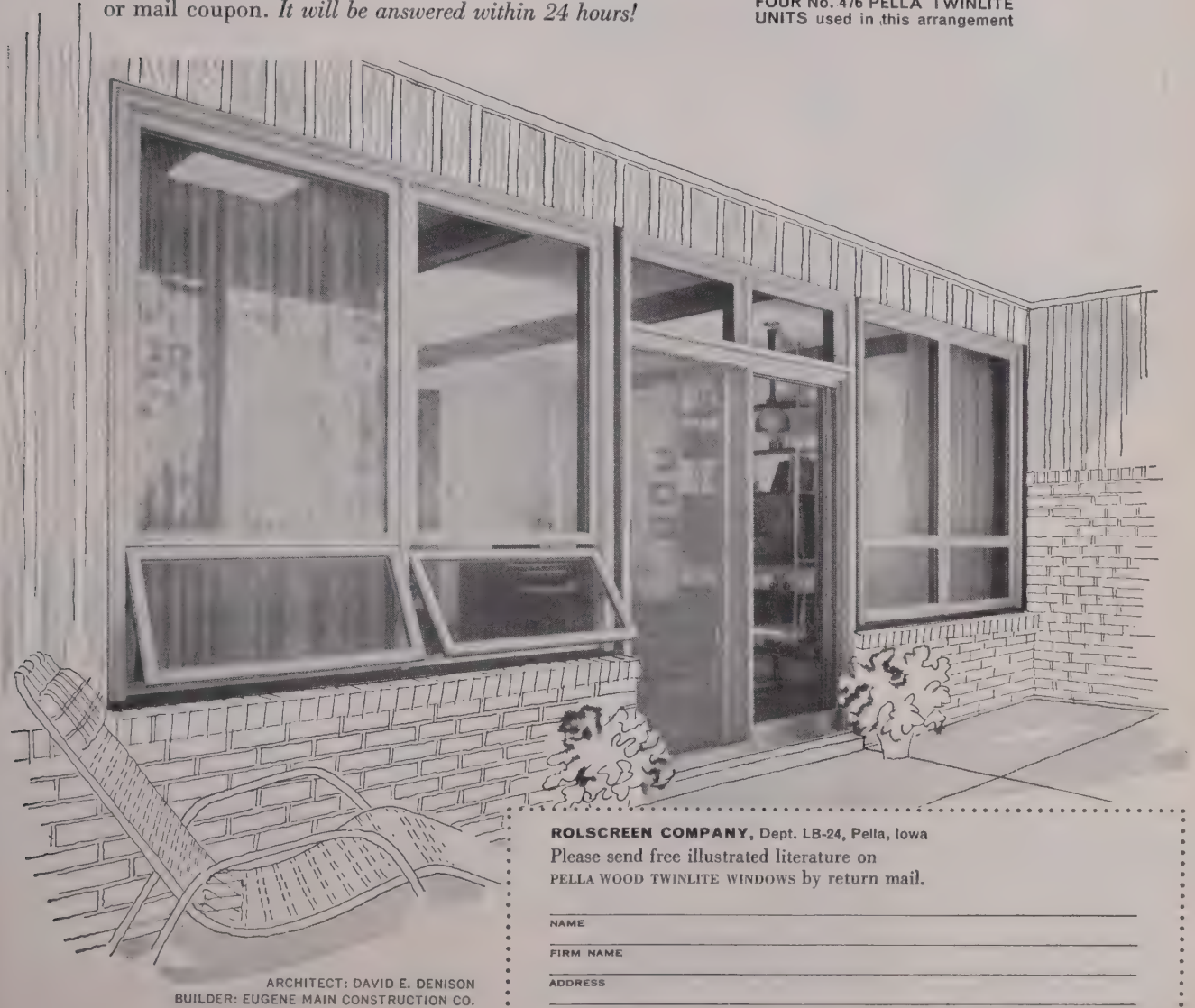
WOOD TWINLITE® WINDOWS

give homes a "can't-wait-to-move-in" feature

When combined into exciting arrangements like this, PELLA WOOD TWINLITE WINDOWS become a custom-like design feature that appeals to women. Aside from eye-appeal, their convenience and quality construction can be *demonstrated.* It's done by simply showing prospects the exclusive PELLA GLIDE-LOCK® underscreen operator and how it holds in 10 positions (Roto-Operator also available)...self-storing screens and storm sash...solid aluminum and stainless steel hardware. Removable muntin bars available to make cleaning and painting easier. On your next jobs, let the good looks and features of PELLA WINDOWS take an *important part* in the selling process. Call in your PELLA distributor now. Consult the classified telephone directory or mail coupon. *It will be answered within 24 hours!*



FOUR No. 476 PELLA TWINLITE UNITS used in this arrangement



ARCHITECT: DAVID E. DENISON
BUILDER: EUGENE MAIN CONSTRUCTION CO.

ROLSCREEN COMPANY, Dept. LB-24, Pella, Iowa
Please send free illustrated literature on
PELLA WOOD TWINLITE WINDOWS by return mail.

NAME _____

FIRM NAME _____

ADDRESS _____

CITY & ZONE _____ STATE _____



William Brockway residence, Los Angeles, Calif. Burton Schutt, architect. Reprint, Sunset Magazine. H. H. Baskerville, Jr., photographer.

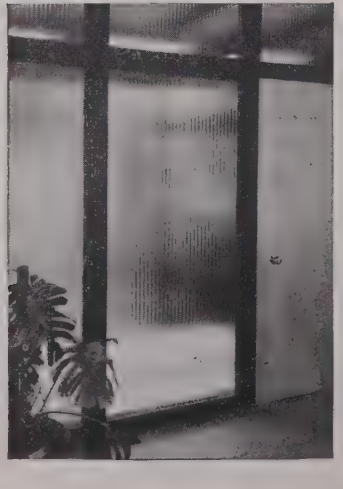
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Shows how decorative glass brightens and beautifies homes. It is filled with dramatic illustrations of the ways translucent glass adds a touch of luxury and smartness to every room. Specify Mississippi Glass. Available in a wide range of exciting patterns and surface finishes wherever quality glass is sold.





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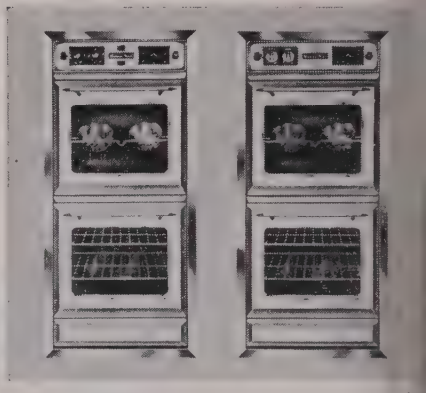
New products

start on p 21



Package kitchen is one of two ne modular units being offered by Westing house, complete with 21"x20" sinl Micarta counters, built-in oven and rang tops. Both are 9' long, have 3'9" return Cabinets are maple. Kitchen above ha 30" oven, will cost about $670 in the Mid west; model with 17" oven, about $65(Westinghouse, Mansfield, Ohio.

For details, check No. 38 on coupon, p 30



Twin double ovens from Modern Mai offer a choice of gas or electricity. Eac fits a 24" cabinet, has full time and tem perature controls, triple rotisserie. Uppe and lower ovens have separate control Gas model has ceramic Infra-Ray uppe burner claimed to cook twice as fast a standard. Price: about $585.

Tennessee Stove Works, Chattanooga.

For details, check No. 39 on coupon, p 30



New Youngstown kitchen is provincia styled in Honeywood. The new cabine are an addition to the low-cost Wooc charm line. Cabinet fronts have raise beading; door and drawer pulls are an tiqued copper. The Honeywood finish a durable laminate with a wood tone an grain. The cases are rigid steel.

Youngstown Kitchens, Warren, Ohio.

For details, check No. 40 on coupon, p 30

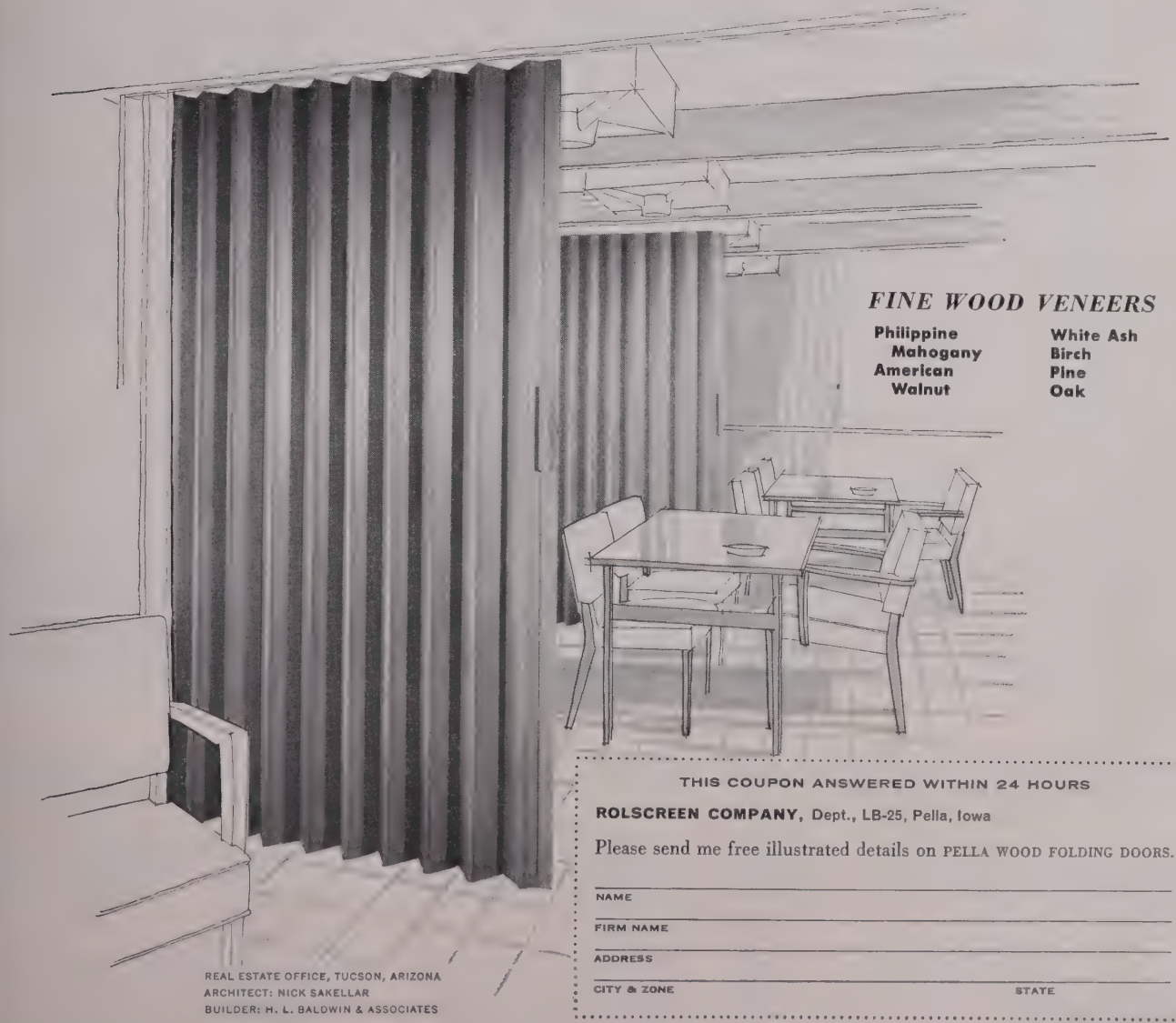
continued on p 27

Pella

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add richness of genuine wood without building solid walls

PELLA FOLDING DOORS adapt space to needs instantly with decorative panels of *genuine wood* for lasting beauty and construction economy. The natural grains of 6 different woods provide a pleasing match for surrounding paneling and trim. Available factory-finished like fine furniture or unfinished. Installation is economically quick because PELLA WOOD FOLDING DOORS arrive factory assembled, complete with all hardware. Made for any width and in heights to 12′ 1″. Solid wood "Lamicor" construction prevents warping. Patented steel spring hinging assures easy, dependable operation of even the largest units. Call the PELLA distributor listed in the classified section of your telephone directory or mail coupon today for full details. ROLSCREEN COMPANY, PELLA, IOWA.



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Philippine Mahogany	White Ash
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ARCHITECT: NICK SAKELLAR
BUILDER: H. L. BALDWIN & ASSOCIATES

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Here's a new high in "eye appeal" for your hom with Flintkote's new Spring flooring fashions

Flintkote's Spring collection of new flooring styles sparks ideas by famou Interior Designers that fashion-minded home buyers will want to see



ryone gets ideas in the Springtime. But Tom Lee, Geraldine Nicosia, Burton Tysinger Emily Malino—famous Interior Designers—have the brightest of all: fresh home floor gns for Spring created with Flintkote's new flooring styles.

tkote's Spring collection is as new as the first robin—full of bright, smartly different erns and colors that will send a shimmer of excitement throughout your homes. And n high-fashion flooring ideas like these catch homebuyers' eyes, you'll soon be catching sales.

beauty only starts the Flintkote story. Flintkote Floor Tile is unmatched for quality for easy care. There's a Flintkote Flooring for every building need. And, behind the kote Flooring line is a powerful, four-color consumer advertising campaign to pre-sell rs before they visit your homes—pre-selling that can go a long way to help you sell homes, faster. *The Flintkote Company, Flooring Division, 30 Rockefeller Plaza, New York 20, N.Y.*

FLINTKOTE

TILE-TEX PRODUCTS



In interiors, too, wood combines an essential structural function with decorative effects—saving builders the cost of additional interior finishing. Wood paneling is one of the most popular extras, helps make any house more salable.

Because wood makes individuality practical at any price . . .

built of WOOD means built to sell

oday, more and more buyers are in the market for a ome that is completely their own . . . unique in styling, king full advantage of site orientation, planned ound their own special family needs and way of life. ut how to build a house with that one-of-a-kind look ithout going overboard on cost? *Wood* is helping uilders find the answer.

No other material is so adaptable to such a wide nge of size and cost specifications. No other material nforms so readily to any architectural style, yet allows *economical* variations on the basic design. Luxury uches such as hardwood floors, paneling, exposed sts and beams do a double job. They are structurally important *and* decorative. These customized features go a long way toward creating a feeling of value . . . a receptive buying atmosphere that helps you *sell more houses* and *make more profit* on each sale. For more information on better homes of wood, write:

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Wood Information Center, 1319 18th St., N.W., Washington 6, D. C.

nlma

For built-in sales appeal, nothing takes the place of **wood**



od is equal to any site problem as witnessed by this dramatic home ched on a seacoast hillside in California. Wood's easy portability kes economical construction possible on the most difficult terrain.



Attractive additions to existing homes are economically practical, thanks to wood's availability and the ease with which it can be worked with ordinary tools. And wood is right for nearly every style of home.

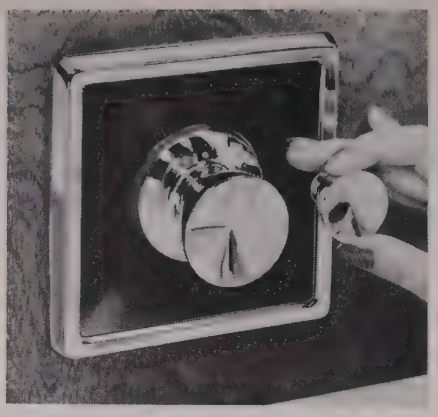


ne example of how wood con- tion can help the builder slate even the most advanced gns into reality. Readily avail- wood framing, used imagi- vely, makes practical this natic expanse of glass. A deep l overhang shields window s against both sun and rain.



New products

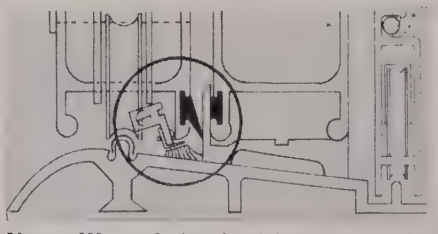
start on p 213



Matching hardware in solid brass is now available from Weslock. Shown is a new 880 solid brass cabinet knob to match Sunray Deluxe series lockets. New 881 knob matches Classic series locksets. Both also come in solid bronze and a choice of nine finishes.

Western Lock, Huntington Park, Calif.

For details, check No. 41 on coupon, p 304



New sill seal that is claimed to be air-tight and weatherproof is featured on new Continental sliding glass door. Pile sweep maintains sure contact with the sill under tension when door is closed. A self-sealing vinyl weatherstrip presses against fixed panel. Doors are heavy-duty, take ¼" plate or 1" insulating glass, are fully Aluminited.

Capri Sales Inc, Burbank, Calif.

For details, check No. 42 on coupon, p 304



Head guide for bi-fold is latest refinement in Stanley's surface-mounted hardware series. The new guide allows controlled action for hinge-hung surface-mounted bifold doors. No jambs or trim are necessary; hardware can be applied to any height or type of door ¾" to 1¾" thick. Also new: push-pull handles and urethane gaskets.

Stanley Works, New Britain, Conn.

For details, check No. 43 on coupon, p 304

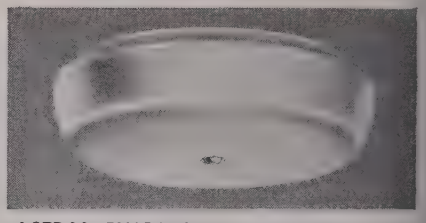
continued on p 281

products of progress



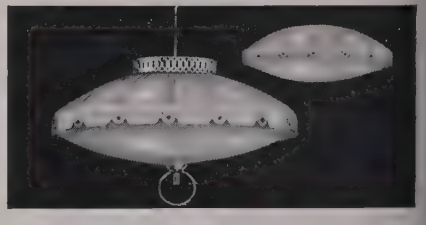
GALAXY SERIES CREATES NEW LIGHTING DRAMA

Galaxy silhouettes capture the sparkle of shimmering moonbeams. White with brass trim highlights every color scheme. Matching pull-down, pendant and ceiling fixtures — designed for specific areas and a variety of purposes — coordinate the home's lighting personality.



ASTRAL FLUORESCENT FIXTURES FOR BEAUTY, MORE EFFICIENT LIGHTING

Medium-impact styrene diffusers in luminous white make both circline and straight-line fluorescent lighting more effective than ever. Astral rimless fixtures provide the built-in look so attractive in low-ceilinged rooms. No exposed metal rims solve the matching fixture problem.



GOLDTONE OR COPPERTONE ACCENTS ENLIVEN VERSATILE MARDI GRAS

Matching Mardi Gras pull-down and ceiling fixtures—in white with goldtone or coppertone accents—create a gay and carefree spirit in living room, dining area . . . bring the glamour of carnival time to bedroom and kitchen. Wonderful in recreation room—where you want gaiety to prevail. White glass diffusers make light softly radiant.

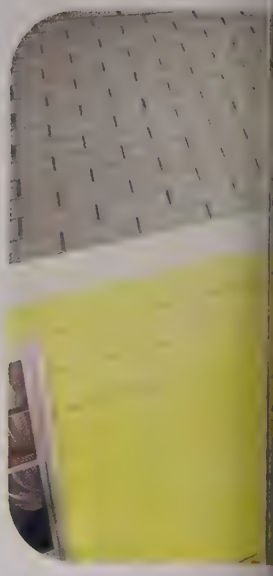
PROGRESS MANUFACTURING CO., INC.
HH-4 Philadelphia 34, Pa.
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Name
Company
Address
3

HERE IT IS!

The biggest news in '60 for the Merchant Builder...
the all-new Johns-Manville 7-Star Values Program







1. "Come on in," says Dave Garroway, *"and see America's best new home buys—built with Johns-Manville 7-Star Values.* Take it from me these are better houses because they're made with better materials. In fact, the builders can't show this 7-Star sign unless their houses are built with *at least five* Johns-Manville 7-Star Value products. For example:

2. *"Luxurious, deep-color Sidewalls.* Up using these rich, new Rock Shake Sidewalls They're modern—and much better looking.





4. *"Noise-killing Acoustical Ceilings.* Here's another good-looking, up-to-date product you'll find in most 7-Star Value homes —Johns-Manville Acoustical Ceilings. If you have children, you'll find these Acoustical Ceilings a blessing. They soak up noise. And there's *Corrulux*, too, for patio ceilings, partitions, etc. It's translucent – looks like glass – but shatterproof. Colorful!

5. *"Hidden money-saving values.* Material make 7-Star Value homes better to live in. Si Sheathing, Transite Vent and Sewer Pipe—a

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them. They stay clean and can't burn or
-Star Value builders put Johns-Manville
—that not even a hurricane can budge.



3. ***"Glamorous modern floors, easy to clean."*** Today, most 7-Star Value builders give you the very latest thing in flooring—glamorous vinyl-asbestos Terraflex Floor Tile. Why? They're not only smart and beautiful—they're by far the easiest floors of all to clean. J-M Terraflex Floor Tiles come in many exciting colors and patterns, and you can put rugs on them or not, as you please.



ation, which saves up to 30% on heat-
Star Value products are also available
ments—at your Johns-Manville Dealer.



6. ***"This key-keeper by Drexel, $4.00 value only $2.00 plus coupon."*** * Our way of saying 'Thank you for coming in' to our 7-Star Value model homes! It's a solid walnut Colonial key rack with a moisture-proof container for ivy. Ask the builder for a coupon that entitles you to get this exclusive $4.00 value for only $2.00. Mail the coupon, with cash, check or money order. PEACE!"

(*Also available in Canada.)

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hat does more to bring people to your de-
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reaches your prospects in LIFE, BETTER
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. . . and on network TV starring Dave
ay on NBC's "Today" Show.

• **You get free local advertising** in the paper of your choice to tell people where to find your development—and featuring your homes as the best dollar value today.

• **You get the traffic-building impact** of nation-wide publicity and the opportunity for a local appearance of "Mrs. America" or "Mrs. Your State"—exclusively yours from Johns-Manville.

• *Plus this exclusive new traffic-building premium.* ➡

AN "EXCLUSIVE"—First traffic-building premium offer in home building—the Johns-Manville Housewarming Gift...that brings mo people to your model house to build more sales for you!



THIS SOLID WALNU Drexel COLONIA "KEY KEEPER"

A $4.00 Retail Value for Only $2.00

Plus Coupon Prospects Can O ONLY at 7-Star Model Hom

Nothing for you to do except to dis the key keeper and the coupons! "Key Keeper"—made by Drexel—is only offer in the field today designed planned to bring prospects to your m home. It works hard—keeps worki and doesn't cost you a thing.



And here's more sales he

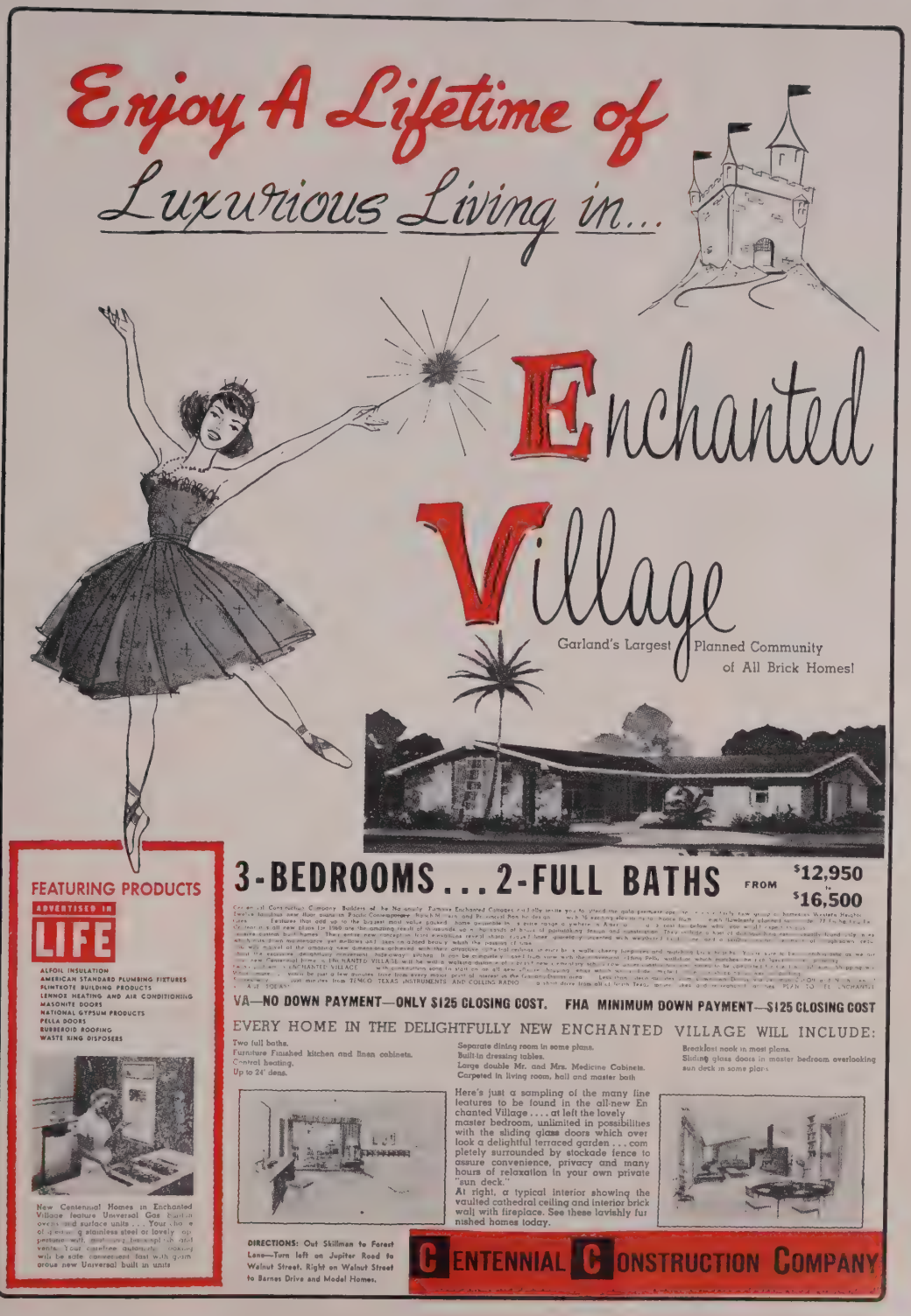
As a 7-Star Builder you get this comp kit of selling aids. Everything in it is signed to help to build still more tra It isn't too late to sign up as a 7-S Values Builder—so see your Joh Manville Representative today. Find about this tested plan that's help America's leading Home Builders more homes—all across the country.

GET THE FULL STORY of the E 7-Star Values Plan NOW! Ask your Johns-Manville Representative how can qualify as a J-M 7-Star Builder. wire or write Johns-Manville, Box New York 16, N. Y.

JOHNS-MANVILLE JM PRODUCTS JOHNS-MANVILLE

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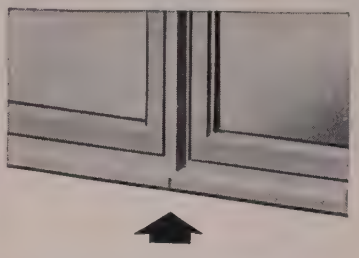
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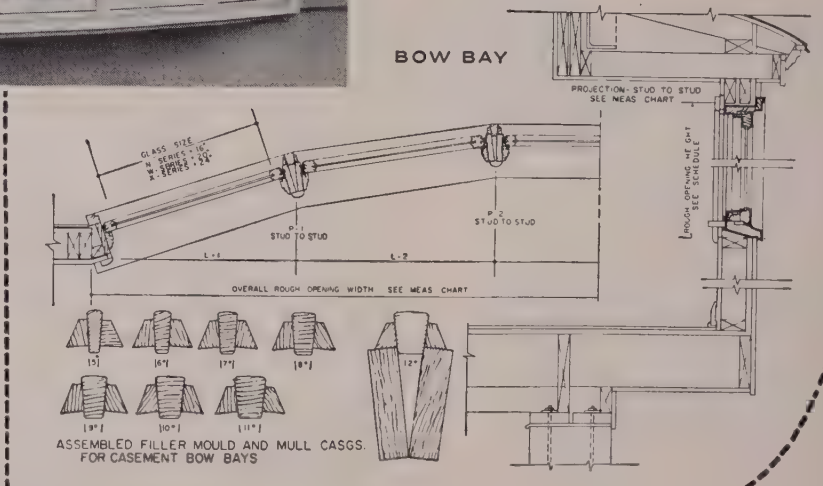
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Super-hold
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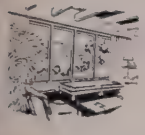


Super-lift
with fingertip operation for medium priced homes.



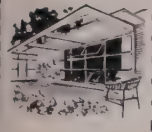
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with double insulating glass for custom built homes.

Casement Windows



Sleek, trim, double-weather-stripped casements with concealed hinges and hardware. Unitized sill permits side-by-side installation in long ribbons.

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New releasable hinge permits removal of sash for easy cleaning. Lever, jointed bar, rigid bar or gear operator available. Use these windows as casements, awning, hopper or fixed sash.

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Beautiful, streamlined cabinets of Ponderosa Pine, all water repellent treated for dimensional stability, with pine or birch doors and drawer fronts. Cabinets come in 3" modules to fit any size kitchen. Wide choice of accessories.

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Economical and practical arrangements of door and drawer units form complete storage walls. Easy to install in out-of-the-way corners for additional storage, too.

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Dubuque, Iowa

New products

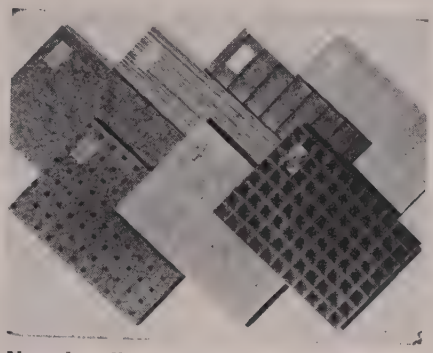
start on p 213



Mesh-mounted ceramics are new from American Olean. New backing holds tiles firmly in place, is flexible enough to handle easily yet stiff enough so it doesn't sag. Since mesh is on back, design is always visible and little cleanup is necessary. Strong bond will allow slight masonry movement without loss of grip. Perma-Bak may be used with any setting method, comes in all patterns in 1 9/16"—¾" and 2 3/16"—1 1/16" series.

American Olean, Olean, N.Y.

For details, check No. 44 on coupon, p 304



New hardboard line from Certain-teed includes smooth-surfaced standard, tempered, perforated, and underlayment types plus a variety of textures. Decorative boards come striated, basketweave, pyramidal, louverform, squared, and V-grooved. All are made from Douglas fir. Standard thicknesses and sheet sizes.

Certain-teed Products, Ardmore, Pa.

For details, check No. 45 on coupon, p 304



New Textolite patterns are designed to coordinate with Ruban Mist, a textured ribbon-stripe pattern in soft yellow, cocoa, white, pumpkin, turquoise. Soft solid colors in green, white, yellow, beige, gray, cocoa, and a wide variety of wood grains—including new Danish and gunstock walnut—tie into Ruban color scheme. Textured woodgrains simulate look of oil-rubbed wood. Sheets run 2′ to 4′ wide, 5′ to 10′ long in all styles.

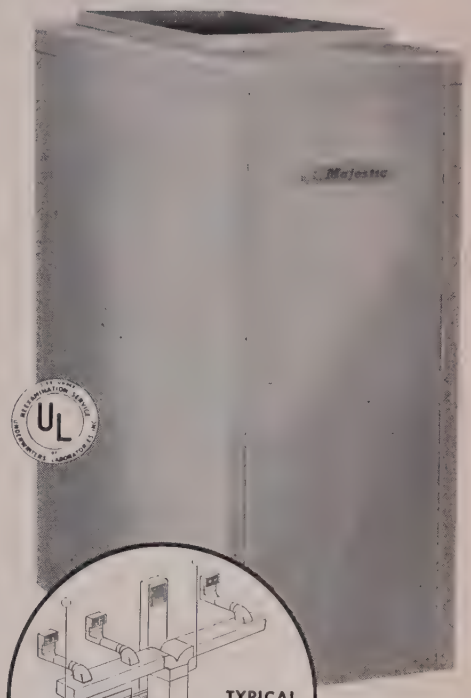
General Electric, Conshocten, Ohio.

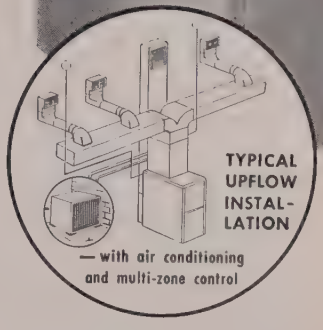
For details, check No. 46 on coupon, p 304

Publications start on p 294

Sell all-season comfort with today's cleanest heat

THE NEW
Majestic
ELECTRIC FURNACE





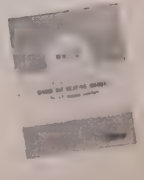
UPFLOW & DOWNFLOW MODELS

Custom home buyers find a happy combination of leisure and economy in Majestic's Electric Furnace! It combines the *best features* of forced-air and electrical resistance heating. There's *no combustion*, no smoke, no soot, no burned fuel deposits to settle on walls, draperies and furniture.

There's *no heat lost*, just 100% clean, effective warmth. No stale, dead air results; instead, Majestic's smooth-running belt-driven blower circulates air healthfully through the system. To assure economy, the heat supply is *modulated*, delivered *only as needed* by means of automatic controls. It's the perfect furnace for adding year-round air conditioning with cooling, filtering, humidity control and multi-zone comfort.

It's the *best comfort system* available for today's better insulated homes.

Send "Electric Warm Air Heating Manual for All-Season Comfort" and other literature.



Name_____ Title_____

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The **Majestic** Co., Inc.
416 Erie Street, Huntington, Indiana

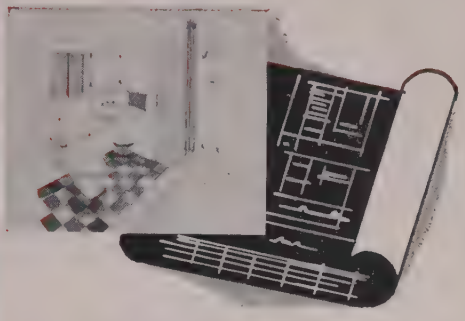

New from RHEEM-RICHMOND . . .
the professional help you've

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NOW!

your homes can have the prestige of bathrooms individually designed for you by the design staff of Living For Young Homemakers Magazine

Imagine the impact . . . the sales appeal to home buyers . . . when you offer homes with bathrooms designed and planned exclusively for you by famous Living For Young Homemakers Magazine!



This prestige selling tool is exclusively yours from Rheem-Richmond through arrangement with Living For Young Homemakers magazine. Living's designers, interior decorators, and architects will completely design and color coordinate your bathroom, powder room and/or utility room. They'll create an original room correct in every detail and realistic in design, using material you've already contracted for, or others easily available. They'll follow your ideas if you wish, and work within your budget.

The service itself costs nothing but a small mailing fee and handling charge for all the material you get. Here's what this exclusive design package includes: Beautiful perspective rendering showing you how the room will look, blueprints, floor plan and elevation. Rheem Richmond will even furnish you with signs and material to advertise this exclusive design feature in your model homes.

PRESTIGE PLUMBING FIXTURES . . . PROFESSIONAL PLANNING . . . BENEFIT FROM BOTH

This exclusive Living/Rheem-Richmond design service puts Rheem-Richmond fixtures in their proper setting, enhancing the beauty of the fixtures *and* the bath area of your homes. In addition to expertly coordinated rooms, you offer home buyers the long-lasting quality, newest styling and modern features of the Rheem-Richmond line. Designers will select the sizes, shapes and any of Rheem Richmond's seven pastel colors or Whiter White to make even the smallest bath look luxurious.

Fill out the coupon below . . . Rheem-Richmond will rush full information to you.

Richmond Plumbing Fixtures Div.
Rheem Manufacturing Co.
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Metuchen, New Jersey

RHEEM-RICHMOND PLUMBING FIXTURES

Gentlemen:
Please send me more details on your "Living" Bathroom Design service and merchandising aids.

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Company Name_____

Address_____

City_____ State_____



"OVERHEAD DOORS" in the front and side walls open this garage to bright, inviting, multi-use activity space—built by Jim Nuckolls, Tulsa, Okla.



Today's Garage

your biggest bargain in space

Needed storage space, work space, play space—homebuyers are finding it in the garage, the place *you* can find more sales, more profits. For both *you* and the *homebuyer*, today's garage is a *big* bargain in space.

It's a bargain to build. Nationwide comparisons show the square foot cost of an attached garage is ⅓ the square foot cost of the rest of the house . . . $3 to $5 for the garage compared with $9 to $15 for the house.

It's a bargain to sell. Surveys show homebuyers prefer garages to carports and certain built-ins. And it's space they can afford. Under FHA, a double garage adds only $260 to the down payment of a $15,000 home. To a $16,000 home it adds only $360. This is *less than half* the out-of-pocket cash most homeowners pay to a garage contractor within the *first year* of their home purchase.

A "Convertible-Garage-Room" makes it a bigger bargain—a bigger sales opportunity. A second door on the side or backwall makes your garage into a "Convertible-Garage-Room." Total cost: less than $100 additional for a 16′ door. The garage gains light, ventilation, wide access to the backyard. It becomes a covered patio, workshop, play pavilion, family room, as well as storage space. The reason it's such a bargain to build? Materials and labor saved in the wall will make up most of the cost of the second door. Builders report greater garage evaluations, too. And "OVERHEAD DOOR" provides exciting sales tools FREE to help you make the most of this idea.

The "OVERHEAD DOOR" backs your bargain with a guaranteed product. You're guaranteed of dependable quality, reliable service—*no* callbacks. Any trouble will be efficiently handled by your local distributor. *See your distributor soon.* You'll find his name listed under "OVERHEAD DOOR" in the white pages of your phone book . . . or write Overhead Door Corporation, Dept. HH-4, Hartford City, Indiana.

THE "OVERHEAD DOOR" TRADE MARK

the original, upward-acting sectional door, made only by

OVERHEAD DOOR CORPORATION

Overhead Door Corporation, **General Office:** Hartford City, Indiana—**Manufacturing Distributors:** Cortland, New York; Hillside, New Jersey; Lewistown, Penn.; Nashua, New Hampshire —**Manufacturing Divisions:** Dallas, Texas; Portland, Oregon—**In Canada:** Oakville, Ontario



the right flair... everywhere

Whatever the application, flair adds interest. And the right flair makes more sales. Everywhere quality is called for, you'll find an incomparable richness in Poly-Clad Plywall—*at half the cost!* And as to beauty—you've 12 handsome wood grain finishes to assure the right touch for every taste... Poly-Clad protected to resist mars, scuffs, stains. The *only* paneling guaranteed against fading—*in writing!*

And that's not all! Now—you have Poly-Clad Plywall matching moldings—prefinished—ready to go right up. Nine styles and twelve matching finishes.

Add the right flair—everywhere—with Poly-Clad Plywall wood paneling.

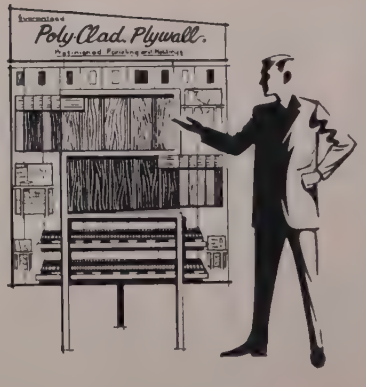
the right choice... every time!

... says Michael N. Motto, custom builder

"We've used Poly-Clad Plywall in our new homes with excellent results. The beautiful finishes create an atmosphere of quality and richness—help convert prospects into purchasers. It goes up without any trouble, saves on both material and labor. It's a great way to upgrade—cut costs, too!"

Michael N. Motto has built in the Utica, New York, area for 25 years, constructing quality homes in the $18,700 to $40,000 bracket.

Let your dealer show you how beautifully Poly-Clad Plywall prefinished paneling and matching moldings meet your building requirements . . . give you more quality at less cost—everywhere, every time!



Plywall

Plywall Products Company, Inc.

Fort Wayne, Indiana / Corona, California

A SUBSIDIARY OF EVANS PRODUCTS COMPANY, PLYMOUTH, MICHIGAN

FOLLANSBEE Seamless **TERNE**



gutter and downspout



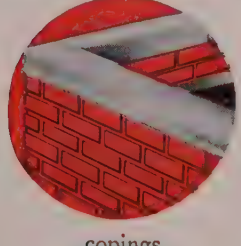
chimney flashings



valley



window and door flashing



copings



flashings

Follansbee Terne . . .
a complaint-free roofing and weathersealing metal

Every builder is aware that even minor complaints aren't good for future business—and good business is the best reason for using Follansbee Terne in the areas where inadequate materials frequently cause complaints from home owners. There are many reasons why Terne is a superior roofing and weathersealing metal . . .

First, when a roofer paints Terne, the bond between the paint and Terne's coating is excellent.—Home owners will appreciate the fact that they will not have to paint nearly as often.

Second, Follansbee Terne will last as long as the house stands. There are Terne roofs which have been in service for well over 100 years.

Third, in comparison to non-ferrous metal accessories, Follansbee Terne can be painted—a real advantage because home owners like color in such things as gutters and downspouts. Terne also gives them the opportunity to change the color of house trim to harmonize with other exterior colors.

Fourth, Follansbee Terne allows the roofer to do a better installation job.—It's easy to work with, solders perfectly because of its tin-lead alloy coating.

Fifth, Follansbee Terne requires fewer expansion joints than necessary with non-ferrous roofing metals—only one every 30 feet as compared to 8 for one metal and 3 for a second.

Sixth, Follansbee Terne, whether used for the complete roof or only for accessories, has advantages that your salesmen can point to in selling prospective buyers.

Using a competitively-priced, quality material like Follansbee Terne is good business—and helps make other sales possible. Ask your roofer or sheet metal contractor about Terne, or write

FOLLANSBEE
STEEL CORPORATION
Follansbee, West Virginia • Sales Offices in Principal Cities



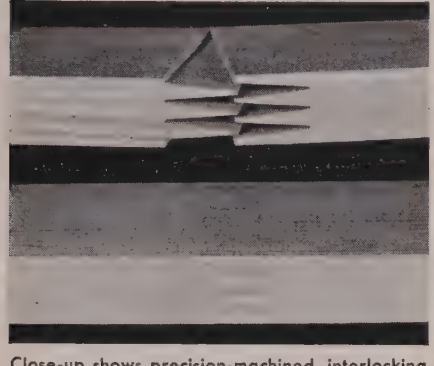
Save man hours—improve appearance—with made-to-measure NU-LOC

Weyerhaeuser's Nu-Loc is manufactured lumber, produced to meet your needs in both extra wide and/or extra long length boards. Unlike many new building products, Nu-Loc can give you savings on every job, large or small. It makes cutting and fitting time a minor cost factor, speeds construction, reduces waste—all this on top of improving appearance. It is ideal for such uses as soffits, fascias, door jambs, mouldings, shelvings, cornices, and stair trim . . . and for bevel, board-and-batten, board-on-board, and drop siding. Weyerhaeuser Nu-Loc, a 4-Square Product, is precision manufactured from scientifically kiln-dried lumber. You can depend on its quality. The opposite page gives additional information on its use and performance. Your Weyerhaeuser 4-Square Lumber Dealer will be glad to show you samples and quote on specific applications so that you can see the savings Nu-Loc offers you.

Weyerhaeuser Company
Lumber and Plywood Division

Weyerhaeuser NU-LOC is lumber produced for specific needs and better performance

Nu-Loc is made of selected pieces of scientifically kiln-dried lumber, carefully machined for precision fit. The pieces are end-glued or end- and edge-glued together with a light-color waterproof exterior glue, then finished to uniform smoothness. Lumber to be used for Nu-Loc is cut thicker than regular stock to allow for surfacing after gluing. In order to minimize differences in color and grain, the pieces are sorted and matched into as many as five groups (depending on species) before gluing. Melamine urea resin adhesive is used because it creates a strong bond that is both waterproof and colorless.



Close-up shows precision-machined, interlocking Nu-Loc end joint before and after bonding.

Principal Advantages

Nu-Loc improves appearance by presenting a smooth, even surface with snug fitting joints. It takes and holds paint or varnish extremely well. Nu-Loc cuts labor costs by minimizing cutting, fitting, and handling time. It speeds construction by covering more area faster, and reduces waste because you order it in the lengths and widths you need. Made only of kiln-dried lumber, it has good dimensional stability, lays flat, resists cupping and warping.

Principal uses of NU-LOC

Nu-Loc is interchangeable with regular lumber in all non-structural uses. Nu-Loc is offered in American Lumber Standard and in West Coast Industry sizes. It is made in clear grades of Douglas Fir, Western Red Cedar, West Coast Hemlock, Ponderosa Pine, Idaho White Pine, Inland Red Cedar and Larch . . . and is also available in common grades of Idaho White Pine, Inland Red Cedar and Larch/Douglas Fir.

Nu-Loc exterior wall coverings—drop siding, vertical patterns, board and batten—are available in lengths to 22′, widths to 12″—bevel siding in lengths to 16′. *Nu-Loc casing and base*, and *Nu-Loc mouldings* are available in standard patterns, and in specified or random lengths. *Nu-Loc door jamb sets* are made in many sizes and patterns. Wide Nu-Loc Lumber can be ordered in lengths to 20′, widths to 28″. Nu-Loc Lumber is also ideal for window frames, cornices, rake trim, soffits, fascias, porch ceilings, signs, cabinet faces, shelving, drawer sides, drawer fronts, stair trim, valances, and bay window sills.

Fully Accepted

The combination of modern equipment, carefully trained operators, and strict quality controls assure consistent uniformity and durability. Nu-Loc is backed by over 20 years of research, testing, and development. It is produced in accordance with grading rules of the West Coast Lumber Inspection Bureau or Western Pine Association.



For wide widths, the end-glued pieces are grain matched and edge-glued together.

Summary

Advantages in wider widths: Gluing up of narrow pieces tends to stabilize wide widths by reducing cup and twist. Nu-Loc provides wider widths than available in regular lumber.

Advantages in long lengths: Long lengths of Nu-Loc require fewer end-fitted joints to give better appearance and save labor. Both specified and fractional lengths are available in quantity.

For additional information write: Weyerhaeuser Company, Lumber and Plywood Division, First National Bank Building, St. Paul 1, Minn.

Resplendent in white and gold...

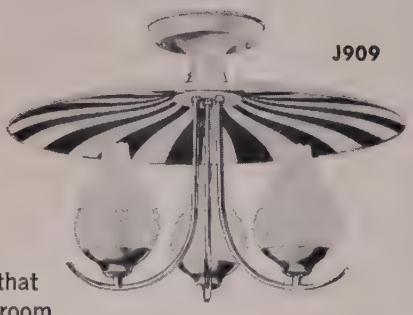
PARASOL SERIES by JAY

Newest lighting idea under the sun!

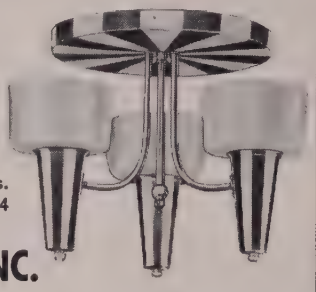
J914



J909



J903



FIXTURES that light up a room far beyond the light they furnish, and complement every interior whatever mood or period it favors. White and gold stripings, polished brass fittings, imported glass globes. 11 styles.

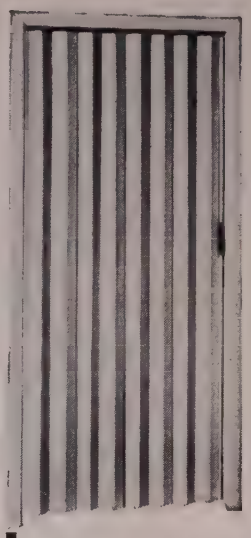
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JAY LIGHTING MFG. CO., INC.

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Creators of the luxury Coronet Series, Colony and Anzac Groups, and VISORlite®—national favorite in dramatic wall lighting.

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NO Hanging!
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NO Hardware!

New, unique patented design enables the builder to use construction short-cuts, labor-saving installation procedures never before enjoyed. Available in heights to 8′, widths to 4′. Can be installed in pairs. 16 lovely, washable, fire-resistant vinyl colors available.

THE *Columbia-matic*

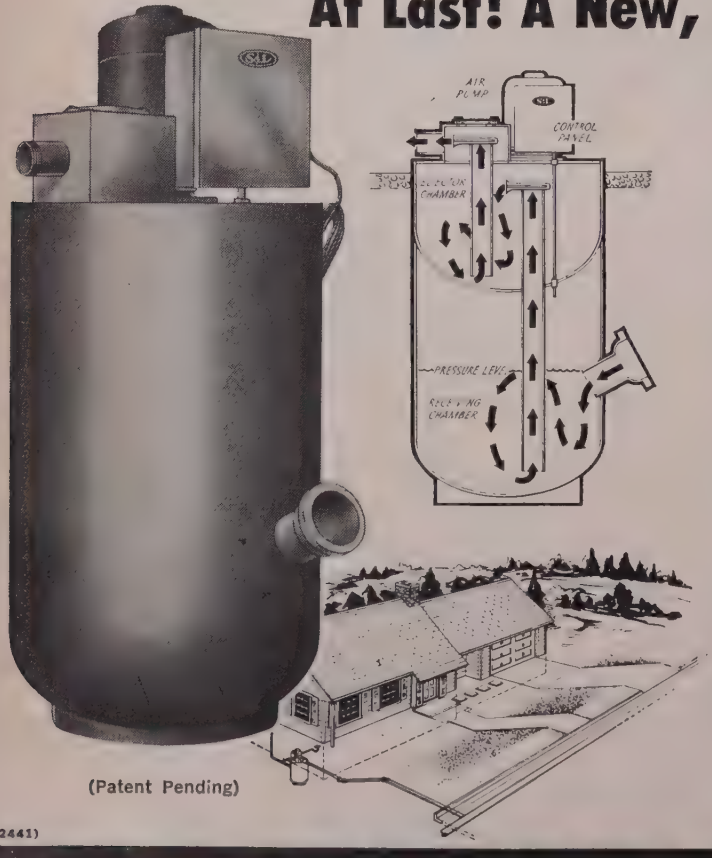
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Slashes Builders Costs

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NOT JUST A SUMP PUMP . . . HANDLES 3-INCH SOLIDS!

The Smith & Loveless "Uniject" is a factory-built, automatic pneumatic sewage ejector, capable of handling low sewage flows and large solids. Its design capacity (to 15 GPM at 20′ TDH) is ideal for a single-dwelling installation where it is necessary to raise sewage to a gravity sewer line, an on-the-site treatment facility or septic tank.

The "Uniject" is a simple, low-cost "lift station" for the home. No need to by-pass those "low lots" in a subdivision which are below the level for economical gravity sewer service. Several "Unijects" can be much cheaper than lowering the entire sewer system—and possibly having to pump all the sewage as a result.

With the "Uniject" you can now have shower, lavatory and laundry facilities in the basement of homes, old and new, where it was not possible before.

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By the Makers of America's Finest Factory-Built Sewage Lift Stations and Sewage Treatment Plants

For additional information—and the name of our sales representative in your area—write Department 70.

(2441)

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In celebration of our 60th year of world-wide progress . . .

Special Anniversary Offer to Builders

A Genuine Coleman
gas-lite
with the installation of

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America's Only Bonded Line Heating and Air Conditioning

Now you can give your homes the extra elegance of outdoor gas lighting at no extra cost!

As a 60th anniversary salute to builders, Coleman makes this offer: A genuine Coleman Gas-Lite for every home in which you install a Coleman central furnace, wall heater, floor furnace or air conditioner.



This allows you to offer the home buyer a *double* bonus. Bonus No. 1 is an exclusive $500 Warranty Bond on the Coleman equipment installed. Bonus No. 2 is the Coleman Gas-Lite.

Lamp is easily placed at any point where it adds the most charm—in front yard or patio, along driveway, on wall of house or garage, on a table. And remember—the Gas-Lite is yours with the installation of Coleman heating or air conditioning. Get in touch with your Coleman dealer or mail coupon below.



Also makers of famous Vit-Rock water heaters. Decorama space heaters. Coleman lanterns, camp stoves, jugs and coolers — mobile home heating and air conditioning

Works on any gas-
Installs 4 ways
Can be mounted on post
(as at left)



With decorator pole



Can be placed on table



Can be mounted on wall with decorator bracket.

The Coleman Company, Inc.
Wichita 1, Kansas

I'm interested in your gas-lite offer. Please have your nearest dealer see me.

*Name*_____

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Truscon Series 138 Double-Hung Steel Windows, fixed picture windows, and screens are an income producing feature of 3440 Lake Shore Drive Apartments, Chicago, Illinois. Architects: L. R. Solomon and Associates. Contractor: Lloyd's Builders.



BEST KITCHEN BUY FOR APARTMENT BUILDERS—Republic Steel Kitchens. Durable baked enamel in white and in colors ends kitchen maintenance costs, assures tenant satisfaction. Also available in new vinyl on steel cabinets—abuse resistant, high fashion decorative effect. You don't repaint with every tenant move. Dimensionally accurate Republic Steel Kitchens are easy to install. Doors and drawers fit right with no maintenance. You save for the life of the building when you install trouble-free Republic Steel Kitchens. Send coupon for specifications.

BEST WINDOW BUY FOR APARTMENT BUILDERS... TRUSCON SERIES 138 STEEL DOUBLE-HUNG WINDOWS

No other window like it! All-steel, bonderized, finished in lasting baked enamel. Stainless steel weatherstripping, stainless steel balance tapes. Series 138 is the trouble-free window.

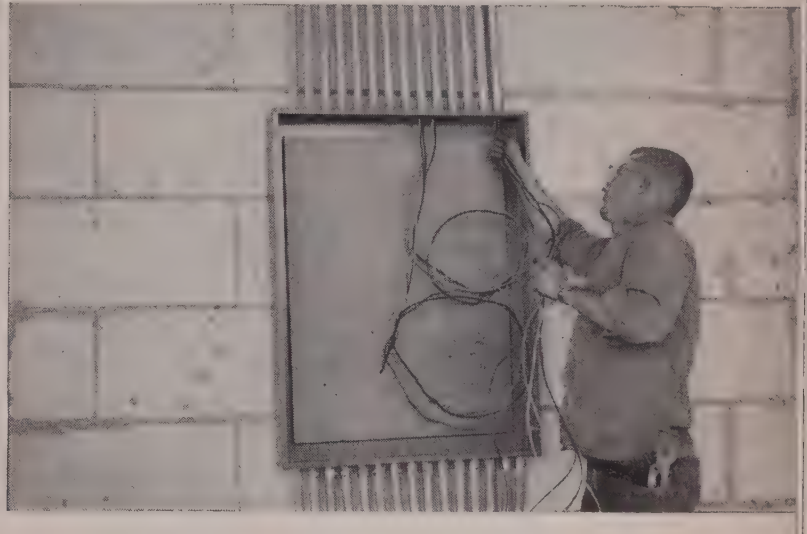
Steel construction is dimensionally stable. Window always operates easily, fits right, closes tight. Tenant satisfaction is built in. Weathertightness makes the Series 138 the ideal window for use with air conditioning—either central or window located.

Series 138 Steel Double-Hung Window can be incorporated into Truscon's VISION-VENT® Window Wall, giving you the ultimate in apartment curtain wall construction. And, Series 138 can be furnished in your choice of color.

Where apartments are in your plans, be certain to see a demonstration of Truscon Series 138 Steel Double-Hung Window. Your local Truscon representative will be happy to give you all the facts. Or, send coupon.



BEST ROOF DRAINAGE SYSTEM FOR APARTMENT BUILDERS — Republic Roof Drainage Products. Republic "K" Gutter in lengths up to 32 feet go up easy, go up fast, go up to stay! Precision manufacturing eliminates bends and bows. And Republic tight galvanized coating stays on to provide years of vital protection. Your Republic roof drainage distributor offers a complete line of everything you need—in galvanized steel, stainless steel, terne, copper, with perfectly matched components. Call your Republic representative, or send coupon for additional facts and specifications.



BEST RACEWAY BUY FOR APARTMENT BUILDERS—Republic Electrical Metallic Tubing. Give your building full housepower, now and in the future. Specify Republic E.M.T. in the next larger size and avoid early electrical obsolescence. You will have a grounded, pull-in, pull-out electrical system in which wire can readily be added or replaced. Tenants will enjoy full housepower, whatever their electrical needs for years to come. And, the installation economies of Republic "INCH-MARKED"® E.M.T. allow all this at no greater cost. Ask your electrical contractor for Republic E.M.T. Send coupon for more facts.

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World's Widest Range of Standard Steels and Steel Products

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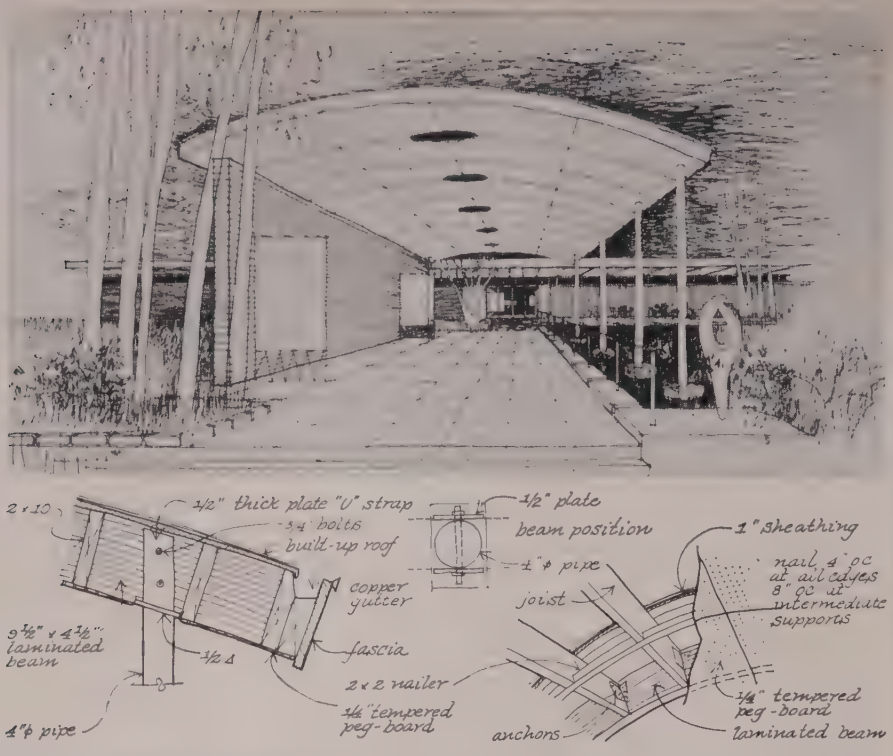
- ☐ Truscon Series 138 Steel Double-Hung Windows
- ☐ Republic Steel Kitchens ☐ Roof Drainage Products
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Name_____ Title_____

Firm_____

Address_____

City_____ Zone____ State_____



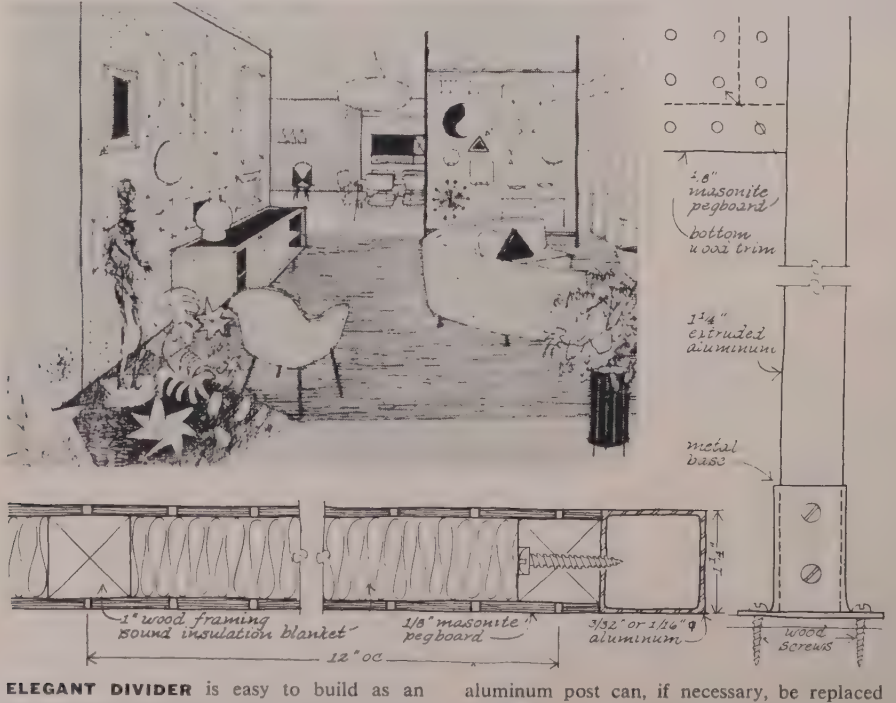
ARCHED PEGBOARD ROOF forms an interesting shelter for an entry. The laminated beams are the only material not readily at hand. If insulation were included between the beams, it could serve as a roof section in post-and-beam construction. Here, Masonite has suggested using Panelgroove to give an interesting texture to the solid wall.

Here are design studies by Masonite

Design Series 1.01 M, the latest publication on the use of Masonite products, contains 18 fresh ideas for using various types of hardboard. Book contains ideas for interior and exterior treatments, storage pieces, siding, fencing, display areas, etc. All are shown in architectural perspectives and detail drawings; all, in this series, are in contemporary style. Among products used: Panelgroove, Panelok, PegBoard, Presdwood, Ridgegroove, Ridgeline, Royalcote. Seadrift, Shadowvent. Designs are by George Alfred Parenti.

Masonite Corp, Chicago.

For copy, check No. 47 on coupon, p 304



ELEGANT DIVIDER is easy to build as an interest wall or a decorative piece of storage. The insulation-backed perforated board should have an acoustic effect. Extruded aluminum post can, if necessary, be replaced with wood. Base could be ramset in a slab as well as nailed to wood floor. Peg-board takes paint well for decoration.

Folding door facts

Architectural detail and full specifica tion data on four types of Accordion Fold doors are given in a new 16-pag catalog. The doors: Customfold— commercial-use door; Stackdoor — residential version of Customfold; Ac cordofold Royale—a hard-core, viny coated door; Wovynfold—a mahogan and nylon-fortified vinyl woven doo Hanging and construction details ar included.

Accordion-Fold Doors, Jamaica, N.Y

For copy, check No. 48 on coupon, p 30

How to install floors

Kentile's 1960 36-page *Mechanic Manual* is now available. The book i simple enough for beginners, detaile enough for expert tile layers. Ne techniques, proper maintenance, Ken cove and Greek Key installation, shuffle board data, basketball court jobs, et make up the contents.

Kentile Inc., Brooklyn.

For copy, check No. 49 on coupon, p 30

Up-to-date lighting

Supplement 60 A brings Jay Lighting catalog up to date. It includes recen additions to the Jaycandescent line Parasol Series, Roundabouts, Walnu Anzac Group, Colony and William burg series, Multicolor lanterns.

Jay Lighting, Brooklyn.

For copy, check No. 50 on coupon, p 30

All about plywood

Simpson has a new 20-page catalo (AIA No. 23-L) of its complete ply wood line including specialty plywoods redwood, pine, Douglas fir, hardwood high and medium density overlaid, an hardboard faced. All grade data, phys cal characteristics are given; photos c each product are in four colors.

Simpson Logging Co, Seattle.

For copy, check No. 51 on coupon, p 30

Molded drawer assembly

Molded drawers for use in built-ins i all parts of the house are shown in new folder from Amos Molded Plastic Products described include the full lin of drawers side, and center guide sy tems. Styling ideas are shown in photo

Amos Molded Plastics, Edinburg, Inc

For copy, check No. 52 on coupon, p 30

Laminated wood members

New data on uses for Rilco product are presented in a new 20-page bro chure. Applications for tangent arche radial arches, beams and purlins, tie arches, bowstring trusses are shown.

Rilco, St Paul.

For copy, check No. 53 on coupon, p 30

Publications continued on p 29

AN EXCITING, NEW FINISH!
"BRUSHED CHROMETONE"
LOOKS LIKE STAINLESS STEEL
... at a fraction of the cost!



LOOK TO Leigh (RHYMES WITH) QUALITY

Leigh BUILDING PRODUCTS

IN FOUR SIZES, 30", 36", 42"...
AND FOR THE FIRST TIME... 24"

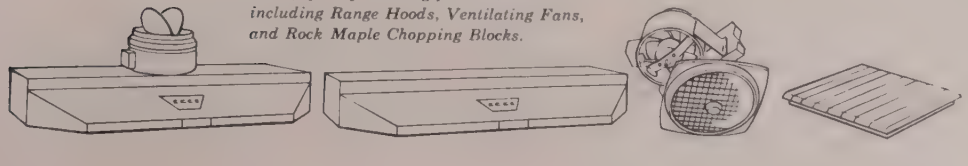
This revolutionary new Brushed Chrometone finish, with a permanent abrasion-resistant coating, has all the soft, satin beauty of stainless steel, yet sells for a price only 5% more than Leigh's popular Coppertone. Now available exclusively with Leigh 5400 series economy Range Hoods.

FEATURES:

- GOLD ANODIZED TEXTURED ALUMINUM CONTROL PANEL.
- COMPLETELY ASSEMBLED AND WIRED.
- NOISELESS 6-BLADED FAN WITH 593 CFM FREE AIR.
- NO ADAPTERS NEEDED. FITS CONVENTIONAL 8" DUCT.
- TOTALLY ENCLOSED MOTOR.

Build bigger profits in '60! Contact your Leigh Dealer immediately or write for catalog #268-L.

Only from Leigh can you buy such a complete line of quality building products . . . including Range Hoods, Ventilating Fans, and Rock Maple Chopping Blocks.



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* *public relations foot, we mean!*

"BUILDING THE AMERICAN DREAM"—a dramatic film story of the housing industry: its growth . . . its contribution to greater home value, to better living . . . its importance to our national economy, to your community . . . the career opportunities it offers; dedicated to the NAHB and to YOU . . . by United States Gypsum.

How would you like to bring to groups of influential people in your community the impressive story of the business of home building—your business? With the cooperation of the Educational and Public Relations Committees of the National Association of Home Builders, U.S.G. has prepared a revealing half-hour motion picture in full color . . . designed as an effective public relations and educational tool.

FREE TO YOU FOR LOCAL SHOWING

This entertaining film is a thorough documentary of modern home building in the U.S.A.—its beginnings, its trials and errors, and its achievements. With bold color and warm human interest, the film will hold your viewers fascinated as they learn how you—and other builders across the nation—are fast succeeding in building the American dream. It's a highly entertaining, quality film that *any* organization will be glad to schedule. And *it's yours free* for showing to clubs, high schools, universities, other groups in your area . . . starting now!

AVAILABLE FOR NAHB CHAPTER VIEWING

You can preview this film if your local builder association schedules it for showing to members. For this purpose, the film can be obtained from any office listed here. The secretary of each local NAHB affiliate has received detailed information about the film by mail from U.S.G.

SEE GROUP PROGRAM CHAIRMEN EARLY

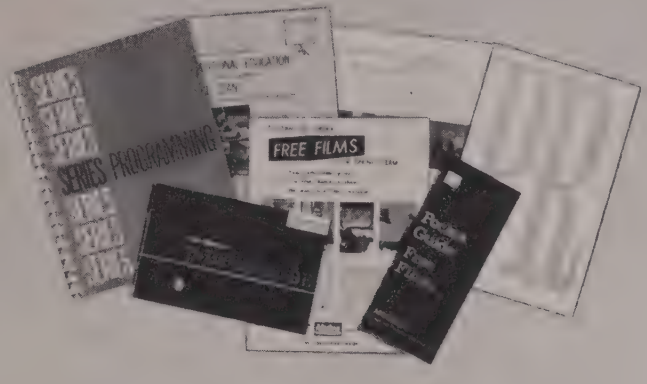
Nationwide promotion is sure to develop great demand for this outstanding motion picture. The film is available for use by schools, clubs and other organizations all over the nation. But "Building the American Dream" was prepared especially to serve you and your fellow builders.

Make a date with program chairmen of organizations in your community for an early showing of the film. Then write, wire or phone the distributor of this film—Modern Talking Picture Service—selecting the office nearest you from this list. Do it today!



SUPPORTED BY CONTINUING NATIONWIDE PROMOTION!

Widespread promotion will carry the news of this motion picture, "Building the American Dream," to clubs, high schools, universities, other groups and organizations . . . all over the nation.



To reserve film, contact MODERN TALKING PICTURE SERVICE office near you!

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CHARLOTTE 6, N. C.
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216 East Superior Street

CINCINNATI 2, OHIO
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CLEVELAND 15, OHIO
1917 Euclid Avenue

DALLAS 7, TEXAS
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DENVER 3, COLORADO
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HONOLULU 13, HAWAII
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KANSAS CITY 11, MISSOURI
3718 Broadway

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MILWAUKEE 2, WISCONSIN
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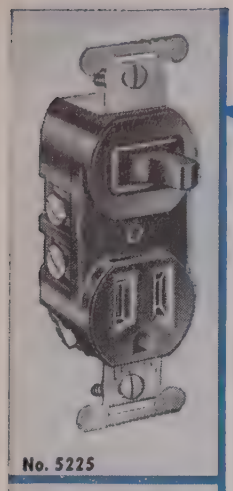
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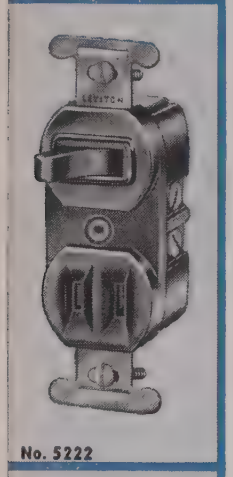
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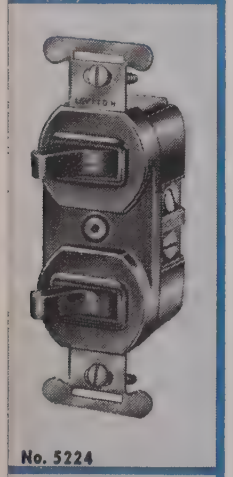
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FOUR SPECIFICATION GRADE COMBINATION QUIET SWITCHES

You've been waiting for!

LEVITON is the first to bring you four entirely new devices in the combination duplex line... the now popular mechanical Quiet Switch in combination with power outlets or pilot lights. The Quiet Switches are all precision-balanced with heavy special silver contacts, magnetic arc-snuffing action. The movement? So quiet you can hardly feel it!

The features? All these:

U-GROUND POWER OUTLETS offer maximum safety. Conform to N.E.C. requirements. Also accepts any 2-wire plug.

ALL POWER OUTLETS have bronze double-wiping contacts for longer life and pressure grip. Can be wired independent of, or controlled by switch.

PILOT LIGHT takes standard S-6 candelabra lamp that's easily unscrewed. Nickel-plated protective hood over lamp.

RUGGED CONSTRUCTION! Base molded of brown phenolic... covers of either brown phenolic or ivory thermosetting plastic. Heavy gauge rustproofed underslung steel strap is riveted through cover and body to form a permanent assembly.

EASY TO INSTALL! Large head No. 8 terminal screws have deep milled slots for easy wiring. Accommodate up to No. 10 conductors. Wiring diagram furnished with unit. Wide plaster ears on strap make wall alignment easier.

ECONOMY! Save installation costs and wall space—single gang box and wall plate are all that is needed.

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SINGLE POLE Quiet Switch with U-GROUND OUTLET	SINGLE POLE Quiet Switch WITH POWER OUTLET	TWO SINGLE POLE Quiet Switches ON SAME CIRCUIT	SINGLE POLE Quiet Switch with PILOT LIGHT
Rating	Rating	Rating	Rating
Quiet Switch: 15A—120V AC only	Quiet Switch: 15A—120V AC only	Quiet Switches: 15A—120-277V AC only	Quiet Switch: 15A—120V AC only
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Publications

start on p 294

Automatic staple tackers

Hand staple guns and hammer tackers to handle staples up to 9/16" long and air-operated guns for staples up to 1½" long are described in a new folder (FT-26) from Duo-Fast. FHA approved uses for the power gun are detailed for plywood, fiberboard, and gypsum wall sheathing; plywood roof sheathing; plywood subflooring; gypsum lath and drywall.

Fastener Corp, Franklin Park, Ill.

For copy, check No. 54 on coupon, p 304

Plastic pipe standards

The Commodity Standards Division of the Department of Commerce has adopted the industry proposals on ABS plastic pipe and printed editions of the new standards are now available from the Government Printing Office. Bulletin CS218-59 covers requirements and methods of test for rigid ABS pipe (IPS dimensions). CS219-59 covers dimensions and tolerances for solvent-welded ABS pipe. CS220-59 covers dimensions and tolerances for lightweight ABS pipe. All three provide a means of identification and labeling. Prices: CS218-59, 10¢; CS219-59, 5¢, CS220-59, 5¢.

Superintendent of Documents, US Government Printing Office, Washington 25, DC.

For copy, write direct to Printing Office

How to preserve wood

Latest publication from Reichhold Chemicals covers the use of pentachlorophenol to protect wood, paper, fabrics, rope, paint, etc, against mold, rot, termites, and vermin. The pamphlet gives basic application information and specification data. Tables of physical properties and relative solubilities are included.

Reichhold Chemicals, Inc, White Plains, N. Y.

For copy, check No. 55 on coupon, p 304

Where to use utility grade

West Coast Lumbermen have a new 4-page information sheet to guide you in the use of utility grade Douglas fir, West Coast hemlock, western red cedar, Sitka spruce, and white fir. Required span lengths are given for rafters and floor, ceiling, and roof joists.

For copy, check No. 56 on coupon, p 304

A companion piece—a 12-page pocket-size booklet—shows in facsimile all the grade stamps for West Coast lumber.

West Coast Lumbermen's Association, Portland, Ore.

For copy, check No. 57 on coupon, p 304

New uses for foam plastics

A detailed 10-page catalog from General Foam Plastics tells many of the rapidly developing uses for expanded polystyrene board. Some of the uses: perimeter insulation, plaster base, core walls, roof insulation, backer board, sandwich construction. Illustrations show how to install, how to handle, how to cut. A special section deals with use of flexible foams.

General Foam Plastics Corp, Portsmouth, Va.

For copy, check No. 58 on coupon, p 304

continued on p 304

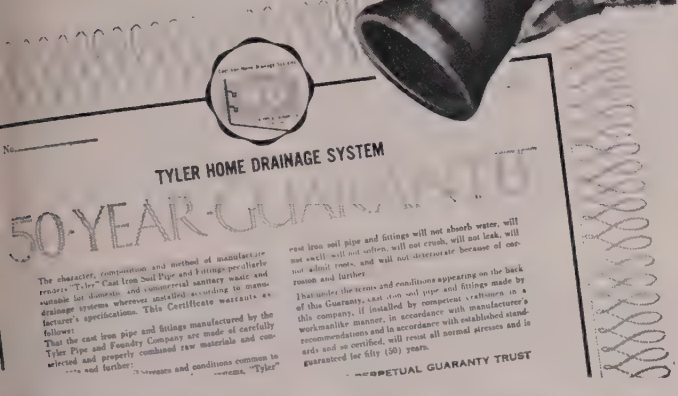
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It's true! Use superior TYLER Cast Iron Soil Pipe & Fittings in the new homes you build and, AT NO EXTRA COST, you add the additional quality-feature of an entire home drainage system GUARANTEED FOR 50 YEARS! A written Guarantee that covers material AND labor . . . AND means what it says! For complete details on TYLER 50-YEAR HOME DRAINAGE SYSTEMS, see your plumbing contractor or write us TODAY!

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50-YEAR-GUARANTEED

The character, composition and method of manufacture renders "Tyler" Cast Iron Soil Pipe and Fittings peculiarly suitable for domestic and commercial sanitary waste and drainage systems wherever installed according to manufacturer's specifications. This Certificate warrants as follows:

That the cast iron pipe and fittings manufactured by the Tyler Pipe and Foundry Company are made of carefully selected and properly combined raw materials and conforms and conditions common to "Tyler"

cast iron soil pipe and fittings will not absorb water, will not swell—will not soften, will not crush, will not leak, will not admit roots, and will not deteriorate because of corrosion and further

That under the terms and conditions appearing on the back of the Guaranty, cast iron soil pipe and fittings made by this company, if installed by competent craftsmen in a workmanlike manner, in accordance with manufacturer's recommendations and in accordance with established standards and so certified, will resist all normal stresses and is guaranteed for fifty (50) years.

PERPETUAL GUARANTY TRUST

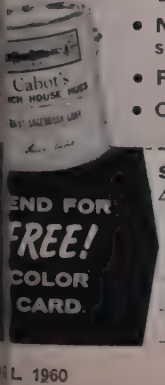


House in San Francisco. Architect: Pietro Belluschi, Cambridge, Mass.

Cabot's Colorful Stains assure Trouble-Free Protection

Cabot's
RANCH HOUSE HUES®
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- Will not crack, peel or blister
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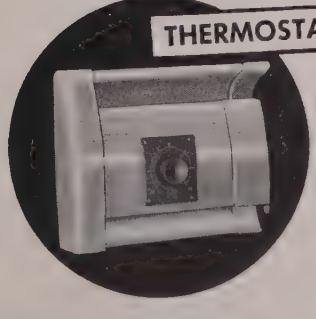
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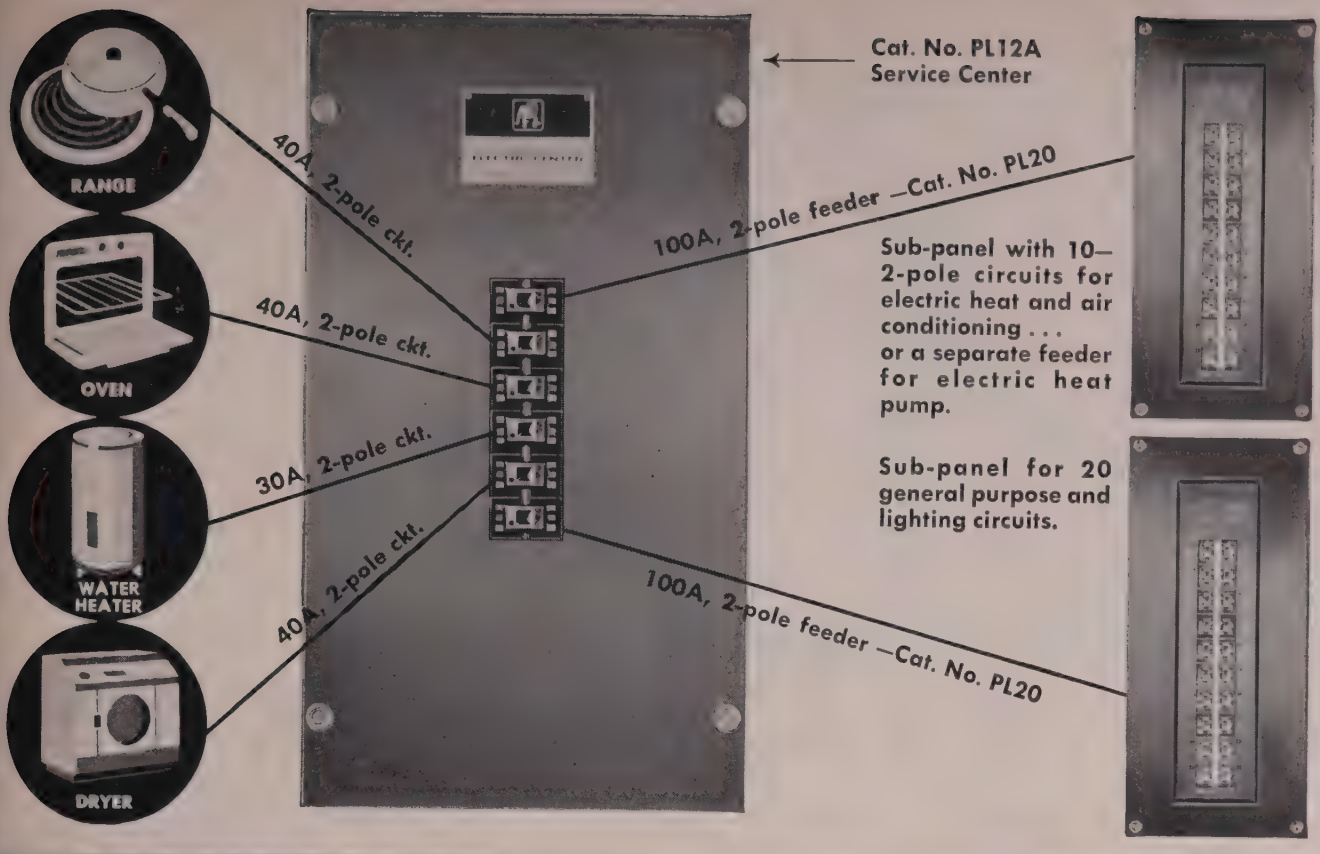


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BULLDOG ELECTRIC PRODUCTS DIVISION
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Sub-panel with 10—2-pole circuits for electric heat and air conditioning . . . or a separate feeder for electric heat pump.
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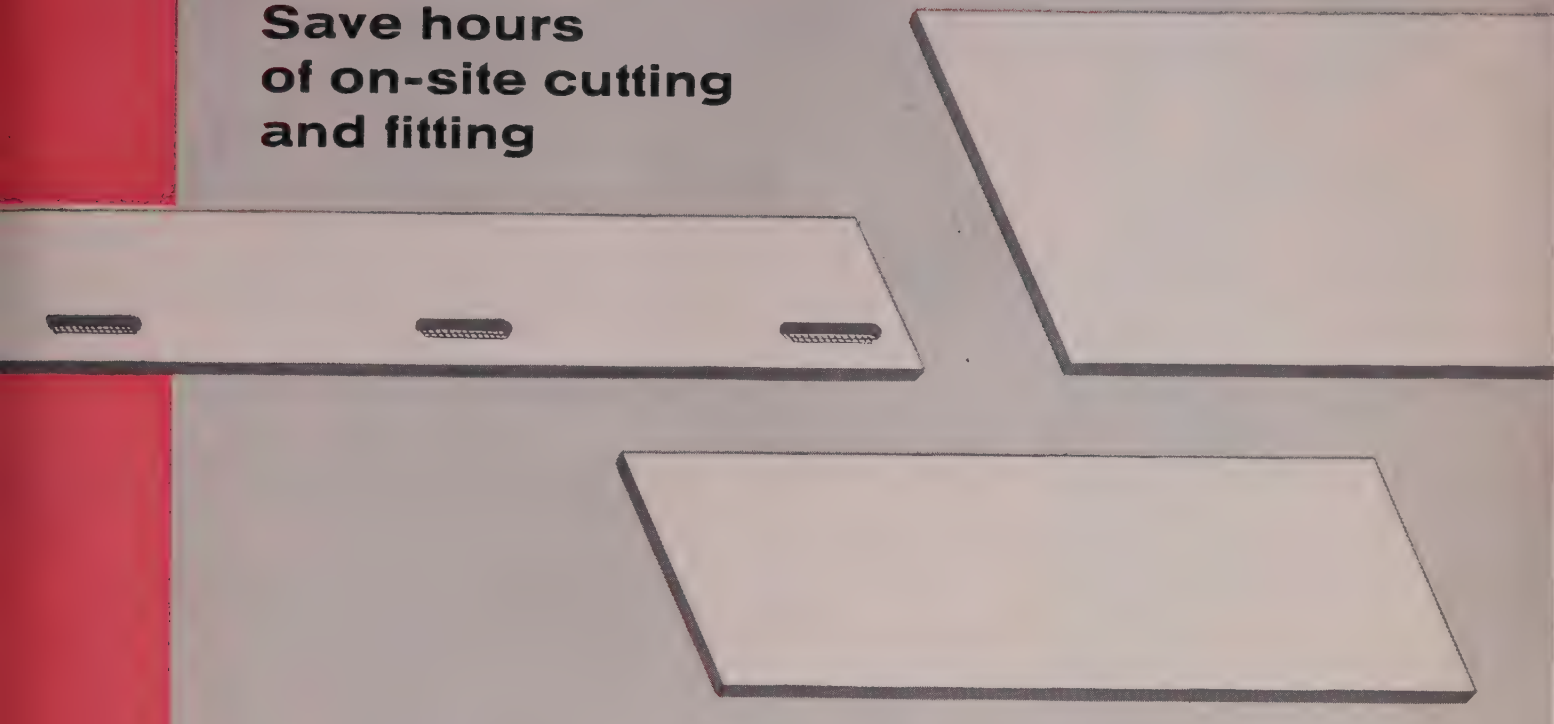


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READY-TO-APPLY soffits do you need?

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Our technical staff will gladly consult with you on your requirements. Phone, wire or write. The Upson Company, Upson Point, Lockport, New York.

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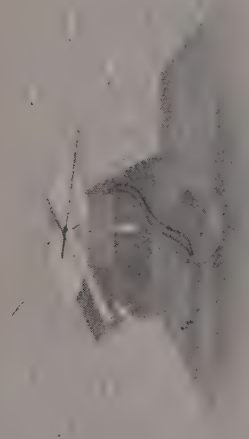
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HOWARD MILLER





HOWARD MILLER BUILT-IN WALL CLOCKS enhance any decor. Model 6734 . . . Aluminum or Brass . . . 15" to 24" dial diameters . . . Retail $50. A complete line of built-in wall clocks . . . 9" to 12" dial diameters from $11.95 to $17.95. UL Approved.



Movement is mounted in wall. Easy installation according to template and complete instructions furnished. WRITE FOR COMPLETE, ILLUSTRATED LITERATURE.

BUILT-IN DIVISION
howard miller clock company
ZEELAND, MICHIGAN

Publications

start on p 294

Steel doors and frames

New low-cost steel frames for use with wood residential doors are featured in Amweld's new catalog. Also new are colonial and louvered folding closet door units. Amweld's steel flush panel, rail and stile steel doors for all uses, complete with specifications and details, make up the bulk of the 24 pages.

Amweld Building Prods, Niles, Ohio.

For copy, check No. 60 on coupon below

Full catalog of ceramic tile

American Olean's 32-page catalog shows the company's full line, highlights its new products—1⅜" Tile Gems, Master-Set and Perma-Bak mounted tile. Color charts show new colors added to Bright, Matte, and Crystalline glazed tile.

American Olean, Lansdale, Pa.

For copy, check No. 61 on coupon below

Kitchen cabinet line

Bronzeglow Birch — Scheirich's popular wood cabinet line—is detailed in a brand new catalog. Sizes and shapes of all units are specified, construction details given, accessories photographed. A folder on the Scheirich vanity line is included with the Kitchen pamphlet. Price 10¢.

H. J. Scheirich Co, Louisville.

For copy, write direct to manufacturer.

Builder lighting fixtures

Lightolier has put together a catalog of its "in stock" fixtures that is aimed at the builder-electrical contractor market. Types include pulleys, pendants, clusters, ceiling lights, kitchen and bath lights, outdoor lights. Lightolier has a special promotion program for residential builders.

Lightolier, Jersey City.

For copy, check No. 62 on coupon below

Want more information?

The numbers below are keyed to the items described on the New Products and Publications pages. Check the ones that interest you and mail the coupon to:

House & Home Room 1960, Time & Life Building
Rockefeller Center, New York 20, N.Y.

NEW PRODUCTS • April

1. ☐ Youngstown twin appliances
2. ☐ Superior wood switch plates
3. ☐ Zerhan automatic ventilators
4. ☐ Turn-A-Bore truss machine
5. ☐ York ducted electric heat system
6. ☐ Williamson ducted electric heat system
7. ☐ Mueller electric furnace
8. ☐ American Standard electric furnace
9. ☐ Stewart Warner electric furnace
10. ☐ U.S. Ceramic Ceramaflex
11. ☐ Alliance Ware center drain tub
12. ☐ Andersen bay window
13. ☐ Cutler-Hammer breaker panel
14. ☐ Murray magnetic circuit breaker
15. ☐ Emerson ductless hood
16. ☐ Stanthony ductless hood
17. ☐ National ductless hood
18. ☐ Fasco ductless hood
19. ☐ Berns Air King ductless hood
20. ☐ Perfection compact conditioner
21. ☐ Carrier Thermo-Center
22. ☐ Sears room conditioner
23. ☐ Coolerator room unit
24. ☐ York electronic filters
25. ☐ Electro-Air electronic filters
26. ☐ Sound-Guard convertible intercom
27. ☐ C&H intercom
28. ☐ Hanovia radiant heat
29. ☐ Luminator infra-red heater
30. ☐ Radiant Ray baseboard
31. ☐ Broan thermostat & heater
32. ☐ Westinghouse baseboard
33. ☐ Nutone all-in-one fixture
34. ☐ R&M-Hunter heater
35. ☐ Prescolite wall bracket
36. ☐ Union non-metallic fixtures
37. ☐ Energy Kontrol post lantern switch
38. ☐ Westinghouse package kitchen
39. ☐ Modern Maid twin ovens
40. ☐ New Youngstown kitchen
41. ☐ Weslock solid brass hardware
42. ☐ New Capri Continental door
43. ☐ Stanley bi-fold hardware
44. ☐ American-Olean mesh-mounted mosaic
45. ☐ Certain-Teed hardboard line
46. ☐ New Textolite patterns

PUBLICATIONS

47. ☐ Masonite design studies
48. ☐ Accordion folding door facts
49. ☐ Jay lighting catalog
50. ☐ How to install Kentile floors
51. ☐ All about Simpson plywood
52. ☐ Amos molded drawers
53. ☐ Rilco laminated wood products
54. ☐ Duo-Fast automatic tacker
55. ☐ Relchhold wood preservation
56. ☐ Where to use utility grade
57. ☐ Grade stamps for West Coast lumber
58. ☐ General Foam Plastics catalog
60. ☐ Amweld steel doors and frames
61. ☐ American Olean ceramic tile
62. ☐ Catalog of Lightolier fixtures

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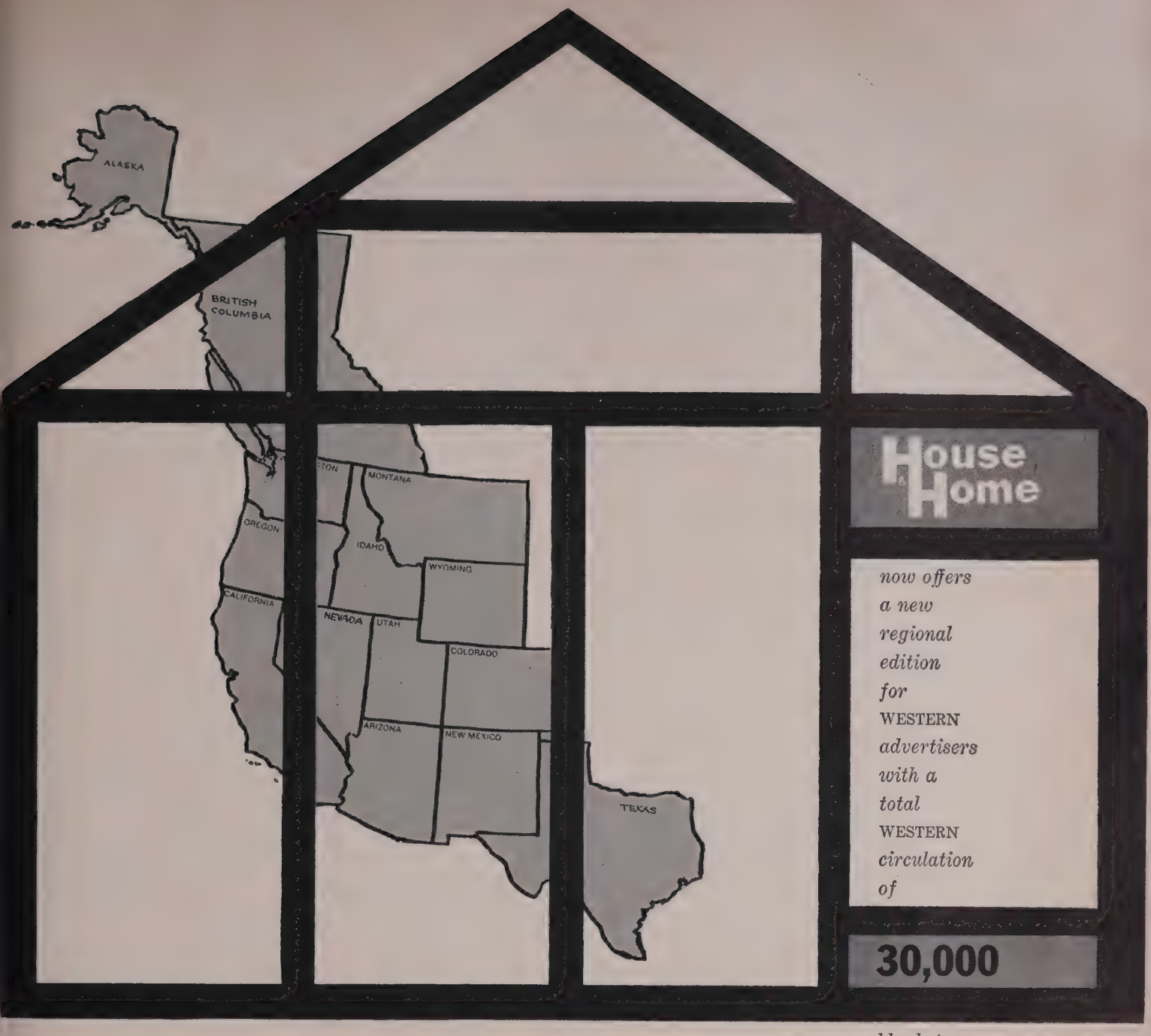
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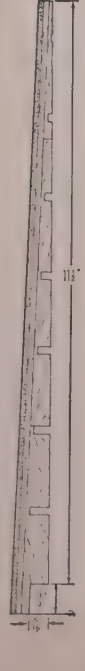
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Delco-matic is much more than just another "added attraction." It's a built-in convenience that keeps your customers warm, safe and dry in all kinds of weather and at any time of the day or night.

Your prospects will be pleased to know: Its all-transistor design was nationally tested in homes and proved trouble-free. Built-in safety controls protect children and pets. And, Delco-matic can be operated by hand in event of power failure.

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GM GENERAL MOTORS DELCO

Delco-matic / DELCO PRODUCTS

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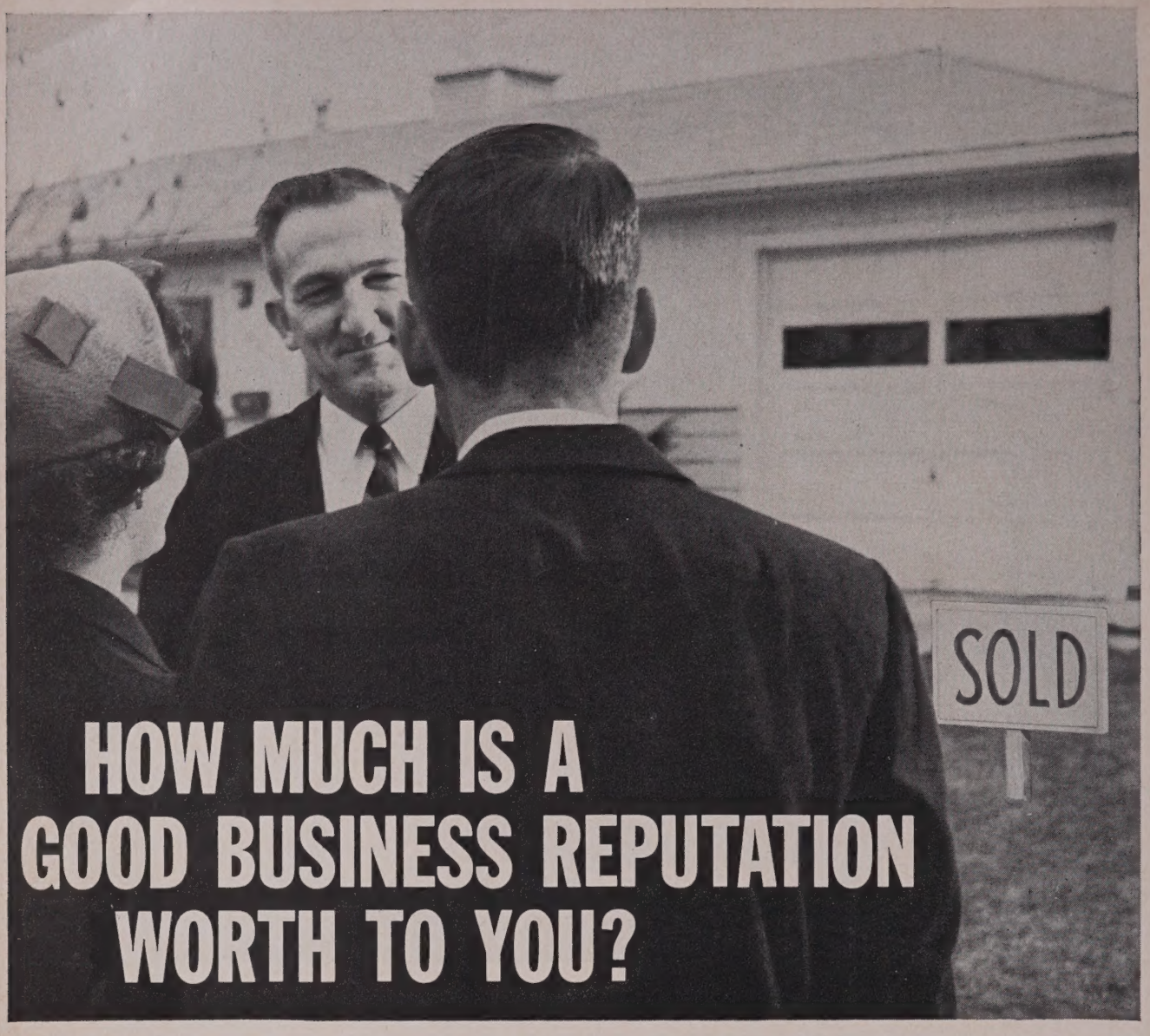
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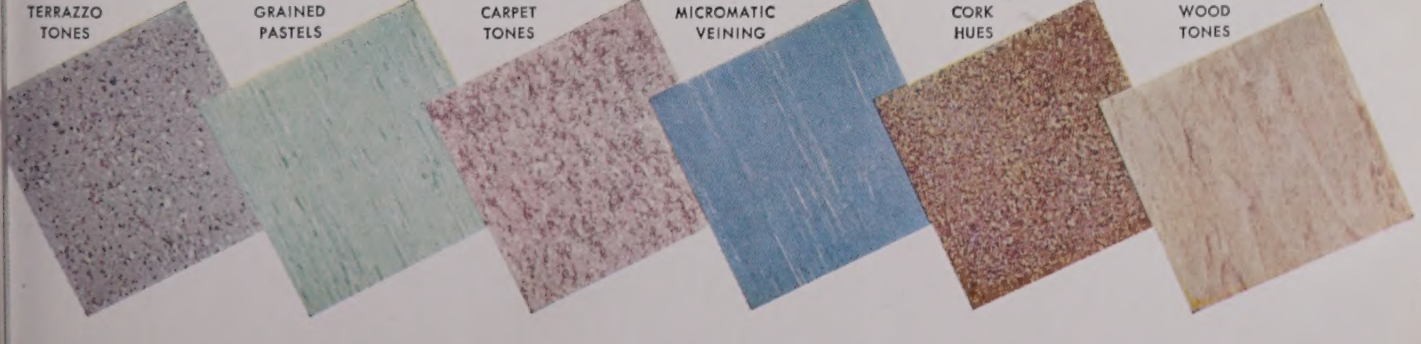
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says Builder Bob Moore of Moore Associates, Inc., Topeka, Lawrence and Kansas City, Kansas

"With National Homes doing 90-percent of the building.. we can spend 90-percent of our time selling!"

"We got wise the hard way. Started developing land. When it didn't sell, we studded it with expensive houses, built on maximum credit. After a long time . . . with a lot of luck . . . we sold the houses.

"We were stung enough—and young enough—to learn. We saw National Homes at the Chicago Home Builders show in 1954 and started selling them that year. We say 'selling,' because building is only 10% of our game the way it's simplified by National.

"My brothers and I opened our first National Homes sub-division in 1956. Since then we've taken on several associates—each a specialist in his own field—and enlarged our operation to 5 sites in each of 3 major localities in Missouri and Kansas . . . doubling our volume in dollars *and* houses every year! This year's program calls for 1000 houses.

"That calls for fast, aggressive selling . . . mobile, efficient building. In other words, *supermarketing!*

"We make the most of our total market opportunity. The National Homes system helped us develop the organization to do the job! There's no shortage or tie-up of supplies with National. The whole House is right where we want it . . . ready for a small crew to put up fast. *We recover our investment in 10 days!* This all but eliminates shortage of working capital. And in a special case, we can get financial assistance from National, too. With this flexibility, plus National's proven marketing and merchandising techniques . . . and the brand acceptance that's been won by the consistent quality of National Homes . . . we're assured success in our most ambitious projects."

The principles that have made Moore Associates successful can be applied to any qualified builder's operation. Write Jim Price, Chairman, National Homes, Lafayette, Indiana. Just tell him who, where, and what. He'll tell you how you can supermarket houses, too!

The organization pictured above . . . left to right in Row 1: Joe Strou Al Moore, Bob Moore, Harold Heinric Jay Underwood, Herb Weidensaul, ar John Weatherwax. Row 2: Bud Moor Jack Bertoglio, Duane Schwada, Chu Hedges, Howard Conkey, and Jim Blac

nh NATIONAL HOMES

National Homes Corporation
Lafayette, Indiana
Plants at Lafayette, Indiana; Horseheads, New York; Tyler, Texas